

CITIZENS NEWS BULLETIN

Year 6

Issue 23

August 2025

CEO'S MESSAGE



Ganesh Raj Pokharel

Dear Colleagues,

I would like to take a moment to congratulate you all on the successful completion of fiscal year 2081/82. As we reflect on the performance during this review period, I am pleased to share that our bank has continued its journey of growth, resilience, and balanced financial management. During this quarter, our loan portfolio witnessed a healthy growth of 11.15 percent, reaching NPR 175.16 billion, compared to NPR 157.58 billion at the end of the previous fiscal year. This reflects our strong commitment to supporting businesses, entrepreneurs, and individuals in their financial journeys. On the deposits side, we have also achieved remarkable progress with 11.69 percent growth, taking our total deposits to NPR 214.08 billion—an increase of approximately NPR 22 billion compared to last year. This demonstrates the growing trust and confidence of our valued customers. I am also pleased to report that our

net interest income increased by 11.20 percent, standing at NPR 6.36 billion. This steady growth highlights our focus on sustainable earnings while delivering customer-centric financial solutions. Similarly, our Return on Assets (ROA) stands at 0.55 percent, and our Return on Equity (ROE) at 5.81 percent—both underscoring our efficiency in managing assets and creating value for shareholders.

While we celebrate these achievements, we must also acknowledge the challenges ahead. Our NPL ratio has been on an increasing trend, which limited our ability to generate competitive net profits. Recovery management, therefore, remains a top priority.

As we look ahead, the upcoming year brings both opportunities and challenges. Our focus will remain on:

- **Recovery Management:** Ensuring healthy portfolio growth with strong emphasis on loan recovery.
- **Innovation:** Introducing cutting-edge solutions to meet the evolving needs of our customers.
- **Sustainability:** Strengthening our commitment to environmental responsibility and social impact.
- **Talent Development:** Investing in our people—equipping them with the skills, culture, and leadership needed to thrive.

We will soon be rolling out new initiatives that will further strengthen our position as an industry leader. These achievements are not only reflected in numbers but are also the result of the hard work, dedication, and trust built among our employees, customers, and stakeholders. I take this opportunity to extend my sincere gratitude to each one of you for your valuable contribution in making this progress possible.

As we move forward, our focus will remain on sustainable growth, digital transformation, financial inclusion, and strengthening customer relationships. With our collective efforts, I am confident that we will achieve even greater milestones in the days ahead.

JAY CITIZENS BANK

Financial Highlights

As on Ashadh End, 2082 (As per Unaudited Financial Report)

EARNINGS PER SHARE

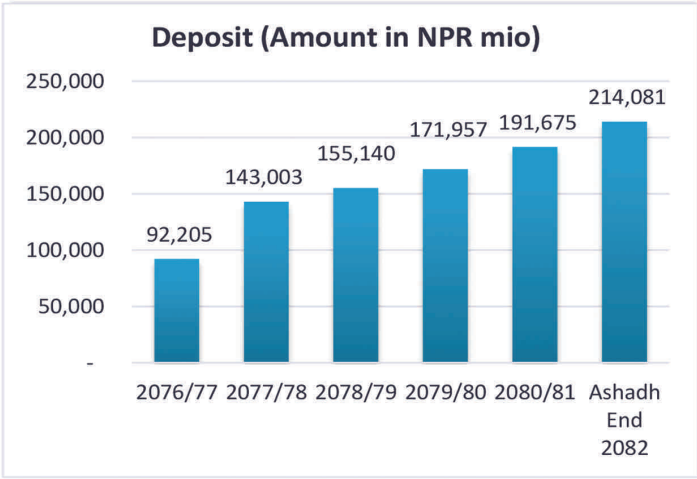
NPR 8.76

MARKET PRICE PER SHARE

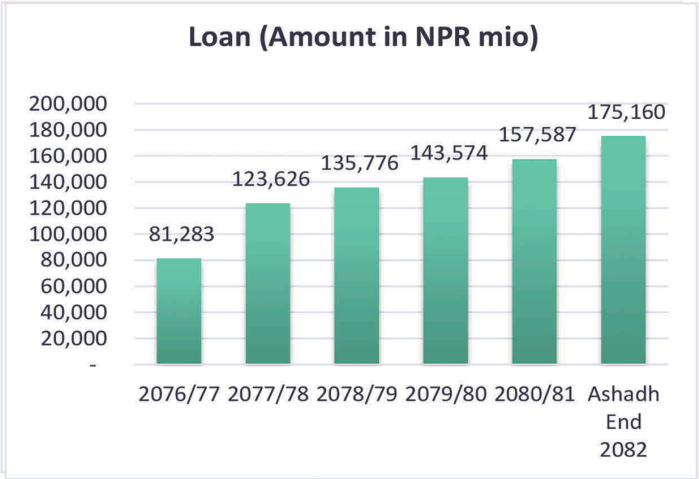
NPR 228.28

Amount in NPR			
PROFIT AFTER TAX	PROFIT BEFORE TAX	OPERATING INCOME	TOTAL ASSETS
1,293,321,390	1,838,470,333	8,124,410,877	245,377,715,615

As on Ashadh End, 2081/82



Number of Deposit Accounts
1,918,003



Number of Loan Accounts
49,333

ELECTRONIC BANKING USERS

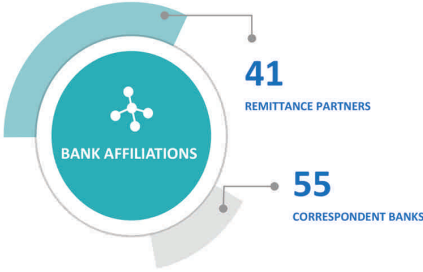
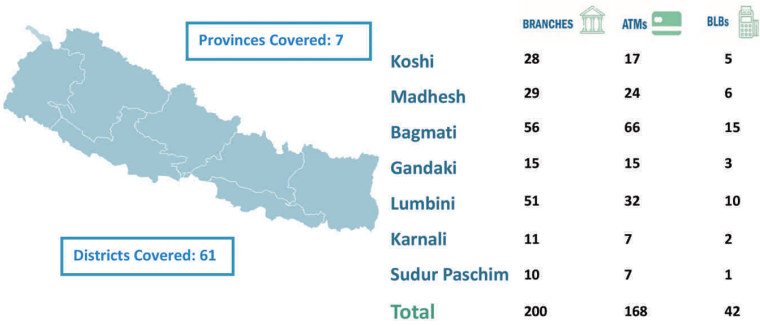
Active Mobile Banking Users 680,060	Active Internet Banking Users 85,393	Active QR Merchants 28,710
Active Card Users 412,600	Active e-Com Card Users 5,266	Active POS Merchants 516
Active Remittance Users 157,278	Active Demat Users 221,297	Active Mero Share Users 191,326

EMPLOYEE STRENGTH, TRAINING AND DEVELOPMENTS



Number of Trainings 293
Number of Employees' Participation 1,750
Training Expenses NPR 26,870,979.73

CITIZENS BANK'S REACH



Training and Development



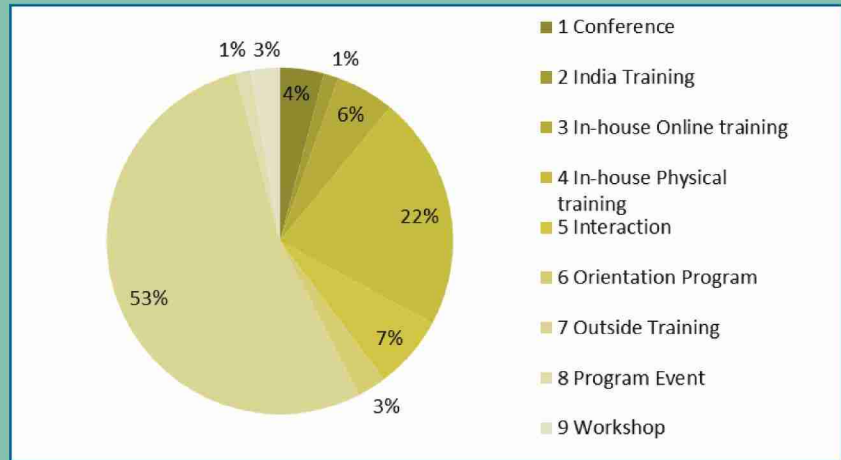
The employees are periodically provided with training opportunities in order to develop the necessary skills to not only survive, but also compete in this dynamic industry. The focus is provided such that long-term goals of the employees and the Bank are in line with each other. The structured, pragmatic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

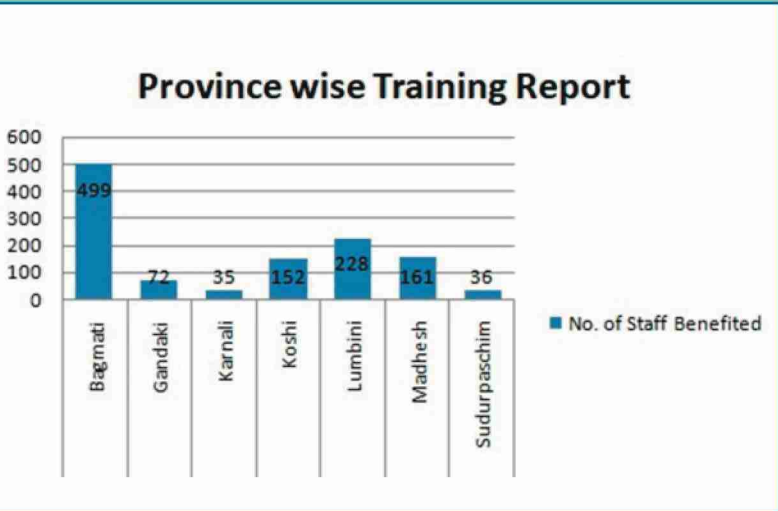
Training Provided in Fourth Quarter

S.N	Nature of Training	No of Training Conducted	No of Participants Benefited
1	Conference	3	3
2	India Trainings	1	1
3	In House Online Training	4	888
4	In House Physical Training	16	787
5	Interaction	5	14
6	Orientation Program	2	57
7	Outside Trainings	39	289
8	ProgramEvent	1	1
9	Workshop	2	2
	TOTAL	79	2042



Province-wise Training Details

S.No.	Provinces	No.of Staff Benefited
1	Bagmati Province	499
2	Gandaki Province	72
3	Karnali Province	35
4	Koshi Province	152
5	Lumbini Province	228
6	Madhesh Province	161
7	Sudur Paschim Province	36
	Total	1183









CITIZENS QR CASH BACK OFFER! FOR OUR MERCHANTS

On this occasion of the Bank's 18th Anniversary, on receiving transaction amount through Fonepay QR

Rs.1800/ Cashback !



Terms & Conditions:

- 31 merchants will each receive a cash back of Rs. 1800.
- Merchants must receive at least 100 business QR transactions via their Fonepay QR during the campaign period.

The offer is valid for a month (1st Baisakh to 31st Baisakh) 2082

T&C Apply

www.ctzbank.com

शिशिर सुवेदी

ग्वाको शाखा



कविता

यो रोशी खोलाको पानी चट्टानमा ठोकिँदै
आउने कलकल आवज र तिम्रो छातीमा
निदाइरहेको मेरो कानमा गुन्जिने तिम्रो ढुकढुकिको आवाज
मलाई उस्तै उस्तै लाग्छ।

हावाको बेग सडै उडिरहेका विभिन्न फुलहरूको
बासाना र त्यो हावासडै फर्किरहेका तिम्रा केश
अनि तेस्को सुवास मलाई उस्तै उस्तै लाग्छ ।

सुन्दर त्यो हिउँले भरिएको त्यो हिमालमा टल्किरहेको हिउँ अनि तिम्रो
त्यो नयनमा मेरा लागि झल्किरहेको माया मलाई उस्तै उस्तै लाग्छ ।

सिन्धुली गढिमा त्यो चिसो मुलको पानी
पिएर तृप्त हुनु र तिम्रो मायामा डुबेर
तृप्त हुनु मलाई उस्तै उस्तै लाग्छ ।

नदि जस्ती तिम्री अनि तिम्रो सागर जस्तो म
अतीत बिर्सिएर एक हुनु छ कुनै दिन॥

मुक्तक

१. पुग्यो बसेर अब गाउँ नै फर्किनु छ यो शहर होइन
सबै अन्जान छन यहाँ यो पक्कै नि मेरो घर होइन ।

आफ्नै देशमा केही गर्छु भनेर उदेश्य लिएको म
परिस्थितिले बिदेशीनु पर्यो यो मेरो रहर होइन ।

२. त्यो भन्दा ठुलो इनसान कोइ छैन
अनि यो भन्दा पनि माहान कोइ छैन
एकचोटी गएपछी फर्किएर आउदैन
यो समय भन्दा बलवान् कोइ छैन ॥

३. मेरो प्रेरणाको स्रोत अनि निराशामा आस बनेछौ
नौलोपन अनि जीवनमा खुशीको आभास बनेछौ ॥
हिजो सम्म अनजान थियौ तिम्री मेरा लागि र म तिम्रा लागि
तर आज यस्तो लाग्छ तिम्री मेरा लागि निकै खास बनेछौ ॥

४. यो चन्चल मनलाई बेचैन बनाउने काम तिम्रै हो
यो दिनको बिहान मेरो अनि शाम तिम्रै हो
कस्तो रहस्यमय सम्बन्ध छ तिमिसड मेरो
यो ओठमा मुस्कान लेरआउने नाम तिम्रै हो ॥

५. म कल्पानाको येस्तो सन्सारमा छु ।
लाग्दै छ कि तिम्रै यादको कारागारमा छु
तिम्री नदि हौ म सागर, एक हुनुनै छ कुनै दिन
तिम्री आउने बाटो हेरि तिम्रै इन्तजार मा छु ॥

गजल

१. यहाँ कस्लाई मानौ त म माहान भनिदिनुहोस
कहाँ छन दैत्य अनि कहाँ भगवान भनिदिनुहोस ॥
जस्लाई हेर्यो उहि सफलताको दौडमा छ आजकल
आखिर के रहेछ त सफलताको मान भनिदिनुहोस ॥
अझै पनि तिमि बिना बाच्चै सक्दिन भन्दैछ
यो मन बच्चै छ कि भैसक्यो जवान भनिदिनुहोस ॥
हातमा घडी लगाउनेहरू कोहि सड समय हुदैन
को रहेछ त समय भन्दा बलवान भनिदिनुहोस ॥

२. जब सम्म कसैको ज्यानमा सास हुन्छ
तब सम्म उस्लाई जिउनुको आभास हुन्छ ।
कसैले सुनाएकै भरमा टुट्दैन कुनै सम्बन्ध
जुनमा एक अर्का प्रती पुर्ण बिश्वास हुन्छ ।
जस्लाई जिवनको कुनै पलमा गुमाइन्छ
उहि नै हाम्रा लागि एकदम खास हुन्छ ।
टाढा रहे पनि हाम्रो सम्बन्ध प्रगाढ रहनेछ
जसरी यहाँ जमिनको लागि आकाश हुन्छ ।

३. यहाँ खुशी पाउन पनि पहिला त गम चाहिन्छ
अनि ब्यथालाई कथा बनाउन कलम चाहिन्छ
अझै पनि उस्तै छ तिमिले दिएको जखम
घाउ निको पार्न पनि त मलम चाहिन्छ
माननीयहरूलाई गाली गर्दै नगर्नुहोस्, म भन्छु
केही नगरी सितैमा खानलाई पनि त दम चाहिन्छ
जस्लाई प्रेमको परिभाषा राम्रो सड थाहा छैन
उसलाई नै जीवनभर साथ दिने कसम चाहिन्छ ।

४. प्रेम गर्छु मात्र भनेर हुन्न गर्न आउनु पर्छ
माया आस गर्न पनि माया देखाउनु पर्छ ।
कलाकार हुन पनि धेरै गार्हो छ नि महोदय
आफ्नो पिडा लुकाइ दर्शक हसाउनु पर्छ।
कहाँ समृद्धि लेराउने कुरा गर्नुभएको हजुर
यसपालीको बजेट नि सितैमा पचाउनु पर्छ ।
सरकारी काम समयमा नहुने कारण नै तेहि हो
जस्तो कामको लागि पनि पैसा खुवाउनु पर्छ ।

जिन्दगी

तीर्थ राज नेपाल

धरान शाखा



आफैभित्र भत्किएर
टुक्राटुक्रा भएर पनि
सग्लो देखिनुपर्ने जिन्दगी
हिड्ने जमिन भासिएपनि
आकाश ले थिचेपनि
अग्लो देखिनुपर्ने जिन्दगी
जिन्दगी -तँलाई बचाउन
म आफ्नै जिन्दगी - मार्नु कति?
त हाँसेर हिँडिदिन्छस्
म आखाँ का भेलहरू
मुटुमा गाँठो पार्नु कति ?

From Unfamiliar Roads to Unexpected Belonging: My Journey to Bajhang

"Our organization always sees the bigger picture-every move is part of a well-thought-out plan to help us grow."

Santosh Raj Bhat
(Bajhang Branch)



When I first received my transfer letter to Bajhang, I felt a wave of uncertainty.

I had grown comfortable and well-settled in my previous place, surrounded by familiar faces and a routine I had built over time. Bajhang, known for its remoteness and geographic isolation, felt like a step into the unknown. Still, I knew that change is part of professional life, and I accepted it with the mindset that every new challenge brings with it an opportunity to learn and grow.

After I officially joined the branch, the initial days were not easy. Everything around me felt new-new people, new surroundings, and a new pace of life. I'll admit, I felt uncomfortable. The landscape was unfamiliar, the days felt longer, and the absence of my familiar support system made things emotionally heavy. I found myself questioning if I could truly settle down here.

During the first couple of weeks, I reached out to several seniors from within the bank and other institutions. Their responses were warm and full of encouragement. Many of them had experienced similar feelings in the early days of their own postings, and their words gave me hope. I also talked with my team here in Bajhang, and interestingly, many of them shared that they too had gone through similar emotions when they first arrived. What truly stayed with me was the realization that our organization always has a broader vision in mind. Every transfer, every assignment, is guided by a long-term plan-focusing on where we can learn more, contribute better, and grow stronger as professionals. I never felt that the organization had done wrong by me. In fact, I viewed this new posting as an opportunity to develop myself further. It became clear that the bank believes in nurturing its people by placing them where they can unlock their potential. That understanding deepened my sense of responsibility and encouraged me to perform with even greater sincerity and commitment.

Perhaps what I struggled with the most in the beginning was a sense of homesickness. I missed the rhythm of my earlier life, and especially missed my family and parents. Not having them around made even small things feel heavier. But I kept myself focused and grounded in the hope that things would improve-and they eventually did.

With time, a beautiful shift began. As I started interacting more with my team, clients, and the local community, I started feeling connected. The people of Bajhang welcomed me with open arms. I have received immense love and respect from our clients, local businesspersons, and the community at large. They value sincerity and professionalism deeply. Their encouragement made me feel that I was not here just as a bank employee, but as someone trusted and respected. That kind of mutual respect builds a strong foundation-not just for the branch, but for lasting relationships.

What initially felt difficult has already begun to shape into a meaningful daily rhythm. Small achievements, friendly conversations, and shared responsibilities with the staff are creating a sense of belonging. I've started to appreciate the simplicity, honesty, and warmth that this place offers-something I might have missed if I hadn't given it time.

Even in this short span of time, I've come to feel grateful for the opportunity. This transfer is helping me see things from a new perspective, both personally and professionally. It reminds me that growth doesn't always come from comfort. Sometimes, it takes being uprooted and replanted in a new place to realize your inner strength, to discover how adaptable you are, and to unlock a better version of yourself.

To my fellow colleagues and juniors who might go through similar transitions in the future, I just want to say-believe in the process, even when it feels uncertain. Every transfer or change might seem difficult at first, but it often carries hidden opportunities for learning, leadership, and personal transformation. Trust that our organization makes these decisions with a bigger picture in mind-one that includes your growth and long-term potential. When placed in a new environment, don't rush to judge the experience based on the first few days. Instead, stay focused on your responsibilities, keep your commitment strong, and continue delivering your best with integrity.

Lean on your support network-friends, seniors, team members, and even the community around you. You are never truly alone in this journey. Everyone has once stood where you are now, facing change and rising through it. Give yourself the grace to adjust. Progress doesn't always come with comfort, but it surely comes with consistency, openness, and patience. You might start to notice how things begin to align when you give yourself the chance to grow through change-mentally, emotionally, and professionally.

"Story - Beyond The Desk, The Digital Turn"

In the heart of Pokhara, inside one of the busiest branch of ABC Bank, two CSD staff, **Min and Pratima**, used to sit at neighboring desks. They had joined the Bank together three years ago, back when customers lined up to deposit cash, request cheque book, balance certificate, bank statement, and fill out forms. Paperwork ruled the day, and being fast and efficient at counter was the hallmark of a Good Banker.

Min took pride in completing forms quickly, printing cheques and balance certificates, updating registers, and stamping documents with precision. His drawer was always filled with pens, forms, and correction fluid.

"Efficiency is everything," he often said, barely looking up from his desk. Pratima, too, was diligent, but she had started noticing a shift. Fewer people were coming to the counter. Cheque printing requests were dropping. Customers didn't want to wait anymore. More and more were asking about Mobile Banking, Debit Cards and Instant Services.

One day, a young businessman walked in and said,

"I don't want to come to the Bank anymore. Just teach me how to do everything from my Mobile Phone."

That hit Pratima.

She began learning and teaching about Bank's all digital services, how to activate mobile banking, issue and manage cards, explain benefits of internet banking, how QR codes could help small businesses, and how POS machines were transforming local shops in Pokhara and surrounding areas.

She started offering these solutions to every customer who came in:-

A Salaried Employee depositing cash? She offered Debit Card, Mobile Banking.

A Shopkeeper? She explained QR payments/POS and helped him register.

A Student? She issued Internet Banking and taught them how to use it safely online.

A Chartered Accountant? She offered E-com Card.

An Investor? She started asking about Demat/Meroshare.

Foreign Employee? She offered RISA account.

Meanwhile, Min continued with his paperwork, still feel proud that he could memorize old account numbers without needing a computer.

Three months later, Branch Manager held a performance review meeting.

Pratima had activated **250 mobile banking services**, issued **150 cards**, and registered **40 QR codes** for merchants in her area. Her contribution had significantly boosted Branch's Digital Footprint and reduced cash requirement at the Branch.

The Manager said,

"We're no longer just processing paperwork; we're building digital relationships. Pratima understood that."

Min was stunned. His desk was still spotless. His registers were perfect. But his contribution numbers were low. He realized Banking World had changed and he hadn't changed with it.

That evening, he quietly walked up to Pratima and said,

"Can you teach me how to sell QR and Mobile Banking?"

She smiled.

"Of course. But first, start by leaving your desk more often."

In a Nutshell (Message to OI/DRO/CSD Staff/Teller),

Banking is no longer just about what happens at the desk, it's about what you deliver at the door.

Success today lies in becoming **digital advisors** and **ambassadors**, not just paperwork processors.

Selling **Mobile Banking, Cards, Internet Banking, E-com Card, Demat, Meroshare, POS, QR and other digital product** is not just a task, it's also the future of Banking itself.

बैंकका गतिविधिहरू

सिटिजन्स बैंकको १८औं वार्षिकोत्सव सम्पन्न

नेपालमै पहिलो पटक कस बैंक टेलर क्यू.आर (Cross Bank Teller QR) भुक्तानी सेवा र सिटिजन्स फ्रील्यान्सर सेभिङ्ग अकाउन्ट (Citizens Freelancer Saving Account) को सुरुवात



सिटिजन्स बैंकद्वारा दृष्टि फाउण्डेसन नेपाललाई सहयोग



सिटिजन्स बैंकद्वारा बेनीको जामुनाखर्कमा यात्रु प्रतिक्षालय निर्माण एवं विश्व वातावरण दिवसको उपलक्ष्यमा गण्डकी प्रदेशमा बृक्षारोपण



सिटिजन्स बसिटिजन्स बैंकद्वारा श्री संकट मोचन देवसरन रामरती माध्यमिक विद्यालयलाई पंखाहरू वितरण



सिटिजन्स बैंकद्वारा शव दाह गृह निर्माणका लागि आर्थिक सहयोग



बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा विश्व वातावरण दिवसको उपलक्ष्यमा सुदूरपश्चिम प्रदेशमा वृक्षारोपण सम्पन्न



सिटिजन्स बैंकद्वारा विश्व वातावरण दिवसको उपलक्ष्यमा मधेश प्रदेशमा वृक्षारोपण सम्पन्न



सिटिजन्स बैंकद्वारा विश्व वातावरण दिवसको उपलक्ष्यमा लुम्बिनी प्रदेश र कर्णाली प्रदेशमा वृक्षारोपण सम्पन्न



सिटिजन्स बैंकद्वारा विश्व वातावरण दिवसको उपलक्ष्यमा कोशी प्रदेशमा वृक्षारोपण सम्पन्न



सिटिजन्स बैंकको १ खाता, १ रुख अभियान अन्तर्गत : विश्व वातावरण दिवसको उपलक्ष्यमा वृक्षारोपण

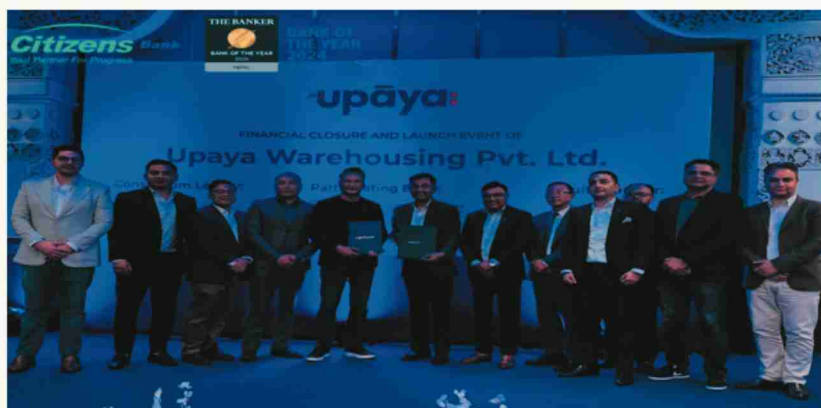


बैंकका गतिविधिहरू

सिटिजन्स बैंकद्वारा कर्णाली हुम्ला, जिल्ला सकेगाड गाउँपालिकाका अग्नि पीडितलाई राहत वितरण



सिटिजन्स बैंकको अगुवाईमा नेपालमै पहिलो पटक तेस्रो पक्ष भण्डारण सेवा परियोजनाको वित्तियवस्थापन



सिटिजन्स बैंकद्वारा अखण्ड ज्योति बाबा स्वामी श्रीजी च्यारिटेबल ट्रस्टलाई सहयोग



सिटिजन्स बैंक र द सोल्टी होटल एण्ड रिसोर्टबीच बीच समझदारी



सिटिजन्स बैंकद्वारा मोबाइल बैंकिङ एपमार्फत "डिजिटल लोन अगेस्ट फिक्स्ड डिपोजीट" सुविधा




सिटिजन्स बैंक र टिका रिसोर्ट बीच समझदारी



बैंकका गतिविधिहरू

सिटिजन्स बैंक र लाईफ क्युइस्ट क्लिनिकल ल्याब प्रा.ली. बीच समझदारी




UPTO 20% DISCOUNT ➔ **Citizens Bank**
DEBIT/CREDIT/PRIVILEGE CARDHOLDER
AND MOBILE BANKING USER

LIFE QUEST CLINICAL LAB
Panipokhari, Kathmandu

सिटिजन्स बैंक र डायमण्ड हिल रिसोर्ट बीच समझदारी




UPTO 15% DISCOUNT ➔ **Citizens Bank**
DEBIT/CREDIT/PRIVILEGE CARDHOLDER
AND MOBILE BANKING USER

DIAMOND HILL RESORT PVT. LTD.
Panauti, Kavrepalanchowk

सिटिजन्स बैंक र लोमस डिजिटल प्रा.लि.बीच समझदारी



Citizens Bank
BANK OF THE YEAR 2024

सिटिजन्स बैंक र सारंग हेल्थ केयर प्रा.ली. बीच समझदारी




UPTO 15% DISCOUNT ➔ **Citizens Bank**
DEBIT/CREDIT CARDHOLDER
AND MOBILE BANKING USER

SARANG HEALTH CARE PVT LTD.
Bakhundole, Pulchowk, Lalitpur

सिटिजन्स बैंक र गोल्डेन हस्पिटल प्रा.ली. बीच समझदारी




UPTO 10% DISCOUNT ➔ **Citizens Bank**
DEBIT/CREDIT CARDHOLDER
AND MOBILE BANKING USER

GOLDEN HOSPITAL
Biratnagar

सिटिजन्स बैंक र हिल्टन काठमाण्डौ होटल बीच समझदारी




UPTO 10% DISCOUNT ➔ **Citizens Bank**
DEBIT/CREDIT/PRIVILEGE CARDHOLDER
AND MOBILE BANKING USER

HILTON HOTEL
Naxal, Kathmandu

बैंकका गतिविधिहरू

सिटिजन्स बैंक र क्लब 10X बीच समझदारी



सिटिजन्स बैंक र म्यानेजमेन्ट एसोसिएशन अफ नेपाल बीच "MAN-Citizens Aspiring Manager Award" का लागि सम्झौता



सिटीजन्स बैंकद्वारा सातवटै प्रदेशमा वित्तीय साक्षरता कार्यक्रम सम्पन्न



सिटिजन्स सदाबहार योजनाको आवेदनसाग सम्बन्धित

मौका छुट्टा है!!



सदाबहार योजना

को SIP को IPO
मा सबदो लगानी गरौं।

फलदा: **१ हजार** किता
बढीला **१ लाख** किता
जसको IPO माई दुखान

आजै Meroshare वा C-ASBA मार्फत
आफूले चाहेजति किता सुरक्षित गर्नुहोस्।



आवेदन बन्द हुने मिति
असार २७ गते (५ बजे सम्म)





क्रान्तिक रुपमा लगानी
बढाउँदै लाल सकिने



आफूले चाहेको बेला लगाद
शिकार्लव सकिने



सफल लगानी व्यवस्थापक
बाट संचालन हुने



सफल बैंकको
अभिभावकत्व

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Fund Sponsor



Citizens Bank

Fund Manager



Citizens Capital Ltd.

सावन्तिक लगानी कोषमा गरिषको लगानी जोडिना सकिने लक्षणे हैद। लगानी पूर्व विवरण पस्तिका हेर्नुहोला।

सिटिजन्स बैंकको संचालक इला शर्माको निधन ।

Citizens Bank
BANK OF THE YEAR 2024

स्व. इला शर्मा

हार्दिक श्रद्धाञ्जली

सिटिजन्स बैंक इन्टरनेसनलको संचालक सदस्य श्रीमती इला शर्माको असामयिक स्वर्गारोहणको दुखद घडीमा दिवंगत आत्माको चिर शान्तिको कामना गर्दै हार्दिक श्रद्धाञ्जली अर्पण गर्दछौं ।

सिटिजन्स बैंक परिवार

बैंकका गतिविधिहरू

Ceo's Visit to different Province

Karnali Province



Koshi Province



Lumbini Province



Madhesh Province



Sudurpaschim Province



घरमै बसी मोबाइल बैंकिङ्ग (Citizens Smart)मा दर्ता गर्नुहोस् ।

सबै बैंकिङ्ग सेवाहरू सजिलै मोबाइलमै पाउनुहोस् ।



- मोबाइल बैंकिङ्ग एप डाउनलोड गरी "Activate Service" Tap गर्नुहोस् ।
- आफ्नो मोबाइल नम्बर र बैंक खाताको विवरण राख्नुहोस् ।
- SMS मार्फत प्राप्त भएको Activation Code राख्नुहोस् ।
- Password र Transaction PIN Set गर्नुहोस् ।
- "Mobile Banking Service" सफलतापूर्वक Activate हुनेछ ।

Citizens Bank THE BANKER BANK OF THE YEAR 2024

ONLINE FEE PAYMENT SERVICE

Pay your fee using Citizens Dollar Card

Online fee payments includes TOEFL, GRE, GMAT, SAT, PTE, USMLE, ACCA, GED, SEVIS, College application fees, Visa processing fees, VFS applicants, OSHC Insurance Fees etc.

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For any queries please contact our support center: 01 5970068

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Citizens Bank THE BANKER BANK OF THE YEAR 2024

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www.citizensbank.com

बैंकका गतिविधिहरू

Ceo's Visit to different Branches



Birgunj Branch and Krishna Pranami Chwok Branch



Dharan Branch



Pathalaiya Branch



Janakpur Branch



Nijgadh Branch

Citizens Bank
Your Partner For Progress

THE BANKER
BANK OF THE YEAR
2024
NEPAL

#BANKINGGYAN

SMART HUB

स स्मार्ट हब (Smart Hub)

एकै स्थानबाट जुनसुकै समयमा पनि बिना कुनै मन्कट डिजिटल माध्यमबाट चेक जम्मा गर्ने, नगद जम्मा गर्ने तथा आवश्यक परेको नगद भैसिन बाट प्राप्त गर्ने सुविधा।

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Your Partner For Progress

THE BANKER
BANK OF THE YEAR
2024
NEPAL

दुबै सुविधा एकै ठाउँमा !

Citizens Smart मा Topup र Data pack एकै ठाउँमा पाउनुहोस् र सजिलै रिचार्ज अनि Data pack खरिद गर्नुहोस्।

अब Topup र Data Pack खरिद गर्न अझै सजिलो

www.ctznbank.com

बैंकका गतिविधिहरू

Other Activities of the Bank

Welcoming new team members at the Learning Centre of Citizens Bank



Reviewing Q3 performance and reaffirmed our commitment to achieving key goals in Q4 with senior executives.



Pre Budget Discussion FY 2082/83 with HODS.



Pre Budget Discussion FY 2082/83



Gratitude and Recognition for Our Dedicated Drivers



Citizens Bank's Performance Review and Strategic Way Forward Program



EMPLOYEE 15 YEARS EXPERIENCE

Gold Medal List For Chaitra 1, 2081



Binay Gautam
Kupondole Branch



Sushan Devkota
Dhumbarahi Branch



Bijesh Shrestha
Credit Risk (SME Unit)



Niresh Dhungel
Kadaghari Branch



Vinaya Singh Thapa
Boudha Branch



Raju Manandhar
Operations Department



Sadanan Gupta
Inaruwa Branch



Chandra Kumar Ayer
Nepalgunj Branch



Sudha Thapa
Butwal Branch



Shankar Prasad Joshi
Mahendra Nagar Branch

EMPLOYEE 10 YEARS EXPERIENCE

Gold Medal List For Chaitra 1, 2081



Rabina Shrestha
Bhaktapur Branch



Sajana Shrestha
Card



Sajina Maharjan
E- Banking



Archana Mulepaty
Chabahil Branch



Subi Maharjan
Branchless Banking Department



Sujata Subedi
Panipokhari Branch



Aashish Koirala
Internal Audit Department



Sudha Aryal
Durbarmarg Branch



Sudip Shrestha
Credit Administration Department



Sangam Paudel
Credit Risk (CBU)



Deep Bahadur Thapa
Hetauda Branch



Jeevan Kumar Mahara
Manahari Branch



Hem Chandra Pandit
Thakot Branch

EMPLOYEE 10 YEARS EXPERIENCE

Gold Medal List For Chaitra 1, 2081



Rajeev Jung Lamichhane
Consortium/Infrastructure Banking Unit



Ashim Wagley
Kirtipur Branch



Poonam Shrestha
Credit Risk (CBU)



Sangita Dhamala
Treasury Back Office



Satish Khadka
Thali Branch



Smita Sainju
Thimi Branch



Anisha Sharma
Kupondole Branch



Aarti Joshi
Sinamangal Branch



Bunu Shrestha
Samakhusi Branch



Dipesh Shakya
Boudha Branch



Shramika Mainali
Kamaladi Branch



Purushottam Paudel
Hospital Chowk Pokhara Branch



Munu Gautam
Birauta Branch



Nabin Kumar Bohora
Juphal Dolpa Branch



Prithi Bahadur Dangi
Dolpa Branch

EMPLOYEE 10 YEARS EXPERIENCE

Gold Medal List For Chaitra 1, 2081



Khadak Upadyay
Dullu Branch



Iswor Bohara
Namkha Branch



Dip Prakash Rai
Diktel Branch



Krishna Rajbanshi
Birtamod Branch



Mira Karki
Birtamod Branch



Anup Raj Karki
Biratnagar Branch



Pujan Badal
Mahendra Chowk Branch



Arun Kumar Sharma
Birtamod Branch



Bikram Mainali
Biratnagar Branch



Saroj Bhattarai
Gaighat Branch



Laxmi Chauhan
Salakpur Branch



Krishna Kumar Chaudhary
Banigama Branch



Sulabh Subedi
Mahendra Chowk Branch



Bishal Dahal
Biratnagar Branch



Dasarath Giri
Lamahi Branch

EMPLOYEE 10 YEARS EXPERIENCE

Gold Medal List For Chaitra 1, 2081



Deepak B.K
Ghorahi Branch



Nisha Verma
Badhiyataal Branch



Sandeep Shrestha
Sanoshree Branch



Mohan Sigdel
Banglachuli Branch



Govinda Khadka
Nepalgunj Branch



Suwas Poudel
Bardibas Branch



Juhi Mishra
Birgunj Branch



Ishwori Prasad Dhakal
Sukhad Branch



Kavita Joshi
Dhangadhi Branch





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अब Card बाटै Fonepay QR



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TERM AND CONDITION APPLIED