



CITIZENS NEWS BULLETIN

Year 7

Issue 25

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CEO'S MESSAGE



Ganesh Raj Pokharel

I am excited to begin by sharing some truly remarkable news Citizens Bank has been named Bank of the Year for the second consecutive year 2024 and 2025 respectively! This recognition is a powerful testament to your unwavering dedication, hard work, and commitment to excellence. Each one of you has played a vital role in this accomplishment, and I am incredibly proud of what we have achieved together. Your passion, professionalism, and relentless pursuit of innovation have set us apart in a competitive industry. We have faced challenges, yet time and time again, we have turned these into opportunities to grow, adapt, and strengthen our position. This award belongs to all of us, a collective effort driven by teamwork, resilience, and a shared vision. Together, we continue to push the boundaries of what's possible. Let's take pride in this achievement, but let it also be a reminder of what we can achieve when we work with integrity, focus, and a relentless pursuit of excellence. However, as we celebrate this outstanding achievement, it's also essential to acknowledge the

challenges we've faced in the second quarter. As shared in our recent financial update, our Non-Performing Loan (NPL) ratio has risen to 6.84%, primarily due to the additional provisions required by regulatory guidelines. This increase in provisions has impacted our distributable profit, and we are facing a net distributable loss for the quarter. While the financial results show a temporary setback, it's important to remember that we are a strong, resilient institution. Our capital base remains solid, and our Tier-1 capital adequacy is above 8.5%, indicating that we are still well-positioned in terms of regulatory compliance and capital strength. This is a short-term challenge, and we will tackle it head-on by focusing on improving our recovery management practices, risk management, and overall operational performance. While we are navigating through a challenging phase, we know that this is an opportunity for us to grow even stronger. I want to emphasize that recovery management will be our top priority in the coming months. Each one of you plays a critical role in ensuring we meet our recovery goals and strengthen our financial position. Our deposit and asset growth are on track, and most of our indicators remain stable. However, now is the time for us to tighten our focus on improving recovery rates across all branches, units, and provincial offices. The strength of our team and our collective commitment to overcoming obstacles is what will drive us forward.

As we continue our journey towards greater success, let us keep upholding the values that have brought us this far integrity, teamwork, and customer commitment. The challenges of today only make us stronger for tomorrow, and I am confident that we will emerge from this period even more resilient and successful. I would like to personally thank each of you for your outstanding contributions. Success feels sweeter when shared, and together, we are shaping an unstoppable future for Citizens Bank. Your commitment is inspiring, and I am proud to work alongside such talented and passionate individuals. Let's continue to push forward with a shared vision, and aim even higher in the months ahead. Together, we are building something extraordinary.

Jai Citizens Bank!

Financial Highlights

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

EARNINGS PER SHARE

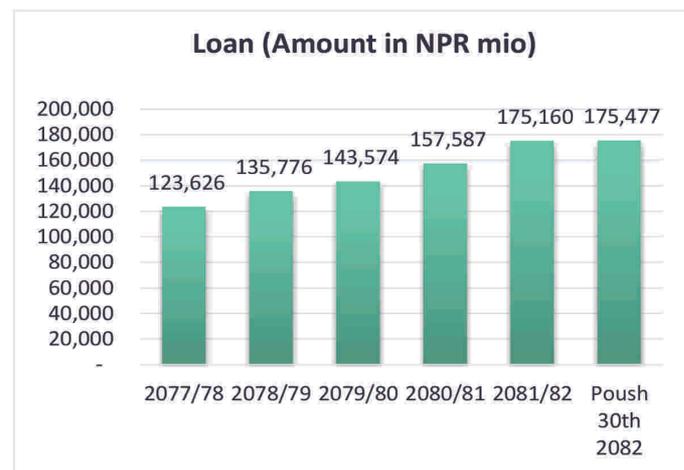
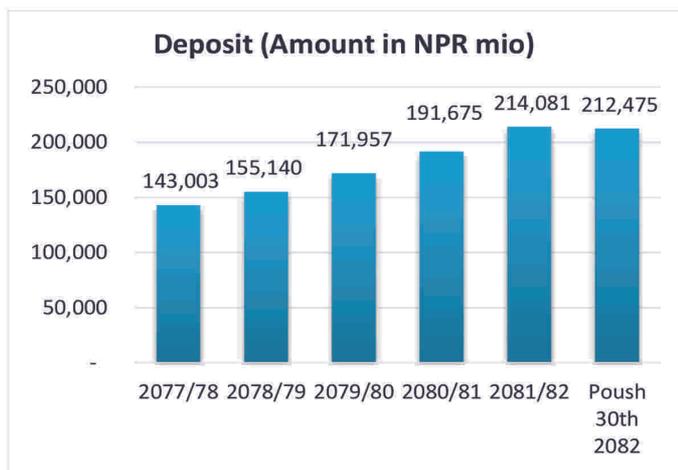
NPR 4.63

MARKET PRICE PER SHARE

NPR 193.00

			Amount in NPR
PROFIT AFTER TAX	PROFIT BEFORE TAX	OPERATING INCOME	TOTAL ASSETS
358,858,627	518,200,823	4,118,749,807	245,653,491,687

As on Poush End, 2082/83



Number of Deposit Accounts

1,973,724

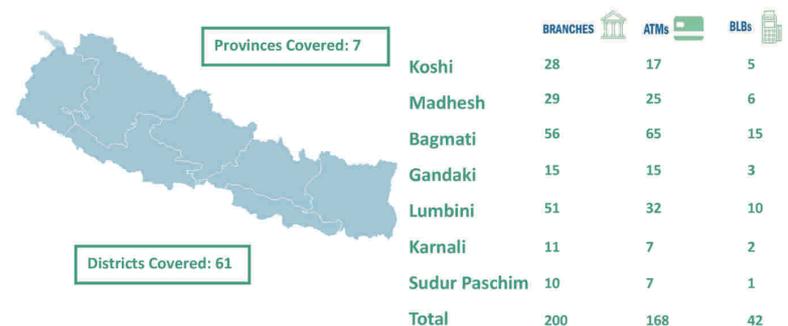
Number of Loan Accounts

47,002

ELECTRONIC BANKING USERS

Active Mobile Banking Users 703,776	Active Internet Banking Users 93,273	Active QR Merchants 32,811
Active Card Users 446,513	Active e-Com Card Users 6,452	Active POS Merchants 487
Active Remittance Users 67,511	Active Demat Users 238,730	Active Mero Share Users 208,283

CITIZENS BANK'S REACH



EMPLOYEE STRENGTH, TRAINING AND DEVELOPMENTS

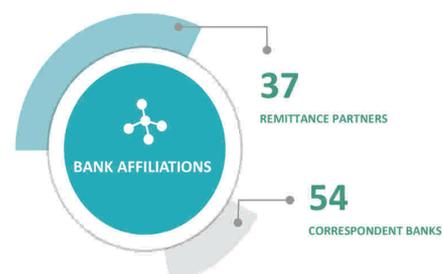
Male **1011** 57.38%
Female **751** 42.62%

Number of Employees 1762

Number of Trainings
78

Number of Employees' Participation
1058

Training Expenses NPR
19,708,938.48



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 first quarter of the Fiscal Year 2082/83. 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 second quarter of FY 2082/83 the training details i.e. the kind of training and the number of staff benefited from the training is mentioned below.

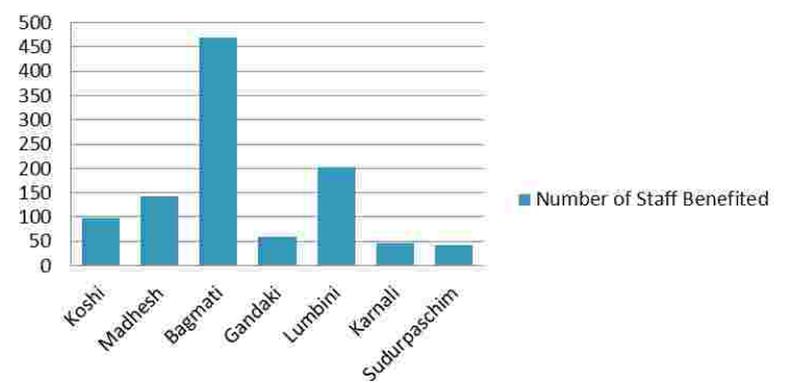
Training Provided in Second Quarter

S.N	Nature of Training	No of Training Conducted	No of Participants Benefited
1	India Trainings	2	35
2	In House Online Training	9	504
3	In House Physical Training	11	347
4	Interaction	9	10
5	Outside Trainings	43	156
6	Workshop	3	5
7	Overseas/International Training	1	1
	TOTAL	78	1058

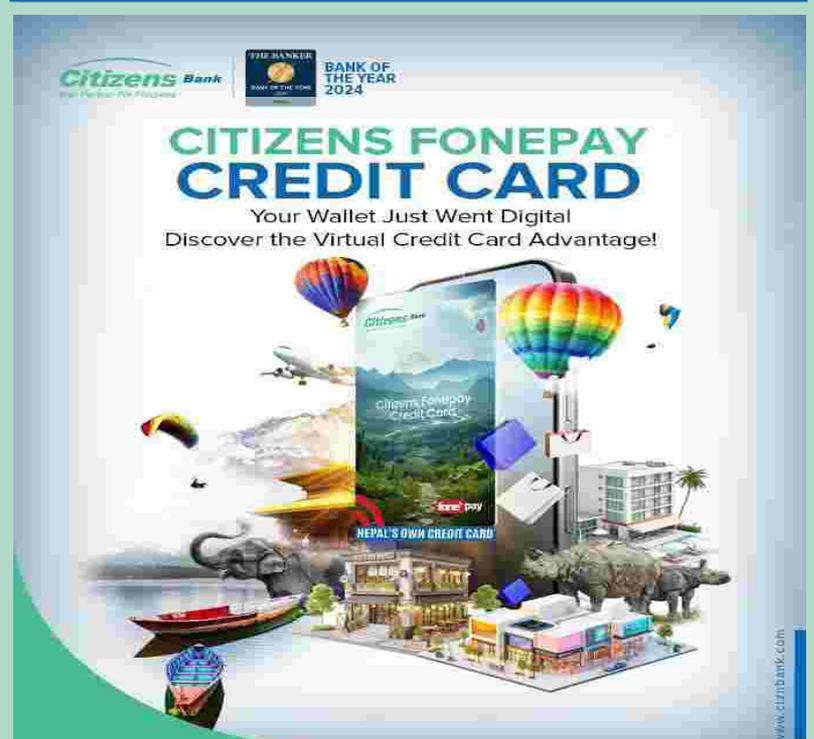
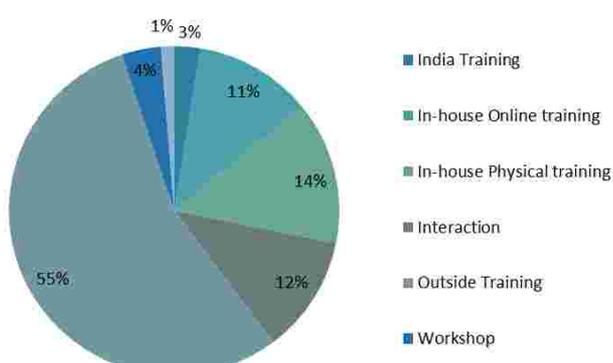
Province-wise Training Details

S.No.	Provinces	No.of Staff Benefited
1	Bagmati Province	469
2	Gandaki Province	60
3	Karnali Province	45
4	Koshi Province	97
5	Lumbini Province	202
6	Madhesh Province	143
7	Sudur Paschim Province	42
	Total	1349

Province Wise Training Report



Number of Training Conducted



INDIA TRAINING



भर्चुअल बैठक भर्सेस भौतिक उपस्थिति : रूपान्तरण, प्रभावकारिता र भविष्य

कोरोना महामारीले विश्वलाई धेरै कुरामा रूपान्तरण गरेर गयो । हामीले सधैं सामान्य ठानेका बानीहरू

Santosh Raj Bhatt
Bajhang Branch



अचानक परिवर्तन हुन पुगे । महामारी अधिसम्म कुनै बैठक, सेमिनार वा तालिम भन्नासाथ मानिसहरू एउटै हलमा भेला भएर छलफल गर्ने भन्ने बुझिन्थ्यो । बैठक, सेमिनार वा तालिमका लागि प्रत्यक्ष भेटघाट, हस्ताक्षर, समूहगत छलफल र प्रत्यक्ष प्रस्तुति एउटा सामान्य र आवश्यक अभ्यास थियो । तर, महामारीले त्यही संस्कृतिलाई मूलबाट परिवर्तन गरिदियो । लकडाउन र सामाजिक दूरीका कारण बैठक वा सेमिनार भौतिक रूपमा असम्भव हुँदा संसारले भर्चुअल माध्यमलाई विकल्पको रूपमा मात्र होइन, अपरिहार्यताको रूपमा स्वीकार गर्‍यो । सो समयमा जुम, गुगल मीट, माईक्रोसफ्ट टिमजस्ता डिजिटल प्लेटफर्महरूले शिक्षादेखि व्यवसाय र सरकारी काम सम्मलाई निरन्तरता दिलाएका थिए । विद्यार्थीहरूले अनलाइन कक्षा लिए, चिकित्सकहरूले टेलिमेडिसिन मार्फत सल्लाह दिए, व्यापारीहरूले भर्चुअल प्रस्तुति गरे, र सरकारले समेत भर्चुअल माध्यममार्फत बैठकहरू सञ्चालन गर्‍यो । एक किसिमले भन्न सकिन्छ, महामारीले प्रविधि अपनाउने हाम्रो गति दशकौं अघि धकेलिदियो ।

नेपालमा पनि सोही अनुरूप परिवर्तन आयो । मुख्य जस्ता शहरका कार्यालय, स्कूल र संस्थाहरूले छिट्टै जुम, गुगल मीट, माईक्रोसफ्ट टिमजस्ता जस्ता प्लेटफर्म प्रयोग गर्न थाले । तर नेपालजस्तो भौगोलिक रूपमा विविध र इन्टरनेट पहुँच असमान भएको देशमा यो रूपान्तरण सजिलो भएन । पहाडी र हिमाली क्षेत्रका विद्यालय वा संस्थाहरूमा इन्टरनेट पहुँच अझै सीमित छ । कतिपय ठाउँमा विजुली नै नियमित नभएकाले भर्चुअल बैठकमा निरन्तर सहभागिता दिन कठिन हुन्छ । यसैले, अनलाइन बैठकले ग्रामीण वा टाढा क्षेत्रका नागरिकलाई अझै 'पछाडि' धकेल्ने खतरालाई पनि नकार्न सकिदैन ।

यसबाहेक, भर्चुअल माध्यममा लामो समयसम्म निरन्तर बसेपछि 'आइसोलेसन' को अनुभव हुन्छ । स्क्रिनमार्फत कुरा गर्दा प्रत्यक्ष भेटघाटको आत्मीयता र ऊर्जाको कमी महसुस हुन्छ । धेरैले यसलाई Zoom Fatigue को नाम दिएका छन् यसको अर्थ लामो समयसम्म स्क्रिन हेर्दा थकान, तनाव र सामाजिक टाढापन बढ्छ भन्ने हो । नेपाल जस्तो सामूहिकतामा आधारित समाजमा, जहाँ बैठक भनेको आपसी विश्वास, सम्बन्ध र सामाजिक आत्मीयता बढाउने अवसर पनि हो, त्यहाँ केवल भर्चुअल बैठकले त्यसको विकल्प दिन सक्दैन ।

तर, त्यसोभन्दैमा भर्चुअल बैठकको महत्व कम छैन । यसले समय, दूरी र खर्चको ठूलो बचत गर्छ । छिटो सम्पर्क आवश्यक पर्ने बेला, अन्तर्राष्ट्रिय सहभागीलाई बोलाउनुपर्ने अवस्था वा छोटो तालिम सञ्चालन गर्ने प्रसङ्गमा भर्चुअल बैठक अत्यन्तै उपयोगी हुन्छ । नेपालका धेरै संस्थाहरूले महामारी पछि पनि अझै साना बैठक वा छोटो प्रशिक्षणका लागि अनलाइन माध्यमलाई प्राथमिकता दिइरहेका छन् । यसले यात्रा खर्च बचत मात्र गर्दैन, बैठकलाई समयमा सम्पन्न गर्न पनि मद्दत गर्छ । तर, सबै बैठक वा छलफललाई भर्चुअलले प्रतिस्थापन गर्न सक्दैन । गहिरो छलफल, दीर्घकालीन साभेदारी, आपसी विश्वास बढाउनुपर्ने काम वा सामूहिक निर्णय गर्नुपर्ने प्रक्रिया अझै भौतिक उपस्थितिमा बढी प्रभावकारी हुन्छ । किनभने यी प्रक्रियामा सहभागीहरूको आपसी संवाद, अनुहारको अभिव्यक्ति, शरीर भाषा र प्रत्यक्ष प्रतिक्रिया महत्वपूर्ण हुन्छ ।

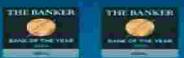
भर्चुअल बैठक केवल सुविधा मात्र होइन, गोपनीयता र सुरक्षा सँग पनि प्रत्यक्ष जोडिएको विषय हो । विश्वका कतिपय देशहरूले यसलाई गम्भीरतापूर्वक नियमन गरेका छन् । सिंगापुरले जुममा अनुचित गतिविधि देखिएपछि शिक्षकलाई यसको प्रयोगमा प्रतिबन्ध लगायो । ताइवानले सरकारी बैठकमा जुम प्रयोग नै नगर्ने निर्णय गर्यो किनकि डेटा चीनमार्गी जाने खतरा थियो । इन्डोनेसियाले रक्षा मन्त्रालयस्तरमा जुम निषेध गर्यो भने रूसले कम्पनीलाई स्थानीय कार्यालय नखोलेको कारण ठूलो जरिवाना गर्यो । यी सबै उदाहरणले के देखाउँछन् भने-भर्चुअल बैठक प्रविधि मात्र होइन, राष्ट्रिय सुरक्षा र कानूनी दायित्वसँग पनि प्रत्यक्ष जोडिएको छ । भर्चुअल बैठकलाई केवल सहजताको दृष्टिले मात्र होइन, बरु गोपनीयता, डाटा सुरक्षा र राष्ट्रिय हितलाई पनि ध्यानमा राखेर नीति बनाउन आवश्यक छ ।

भर्चुअल बैठकले मानिसलाई कहिलेकाहीँ अलग-थलग बनाइदिन्छ । प्रत्यक्ष भेटघाटमा हुने अनौपचारिक संवाद-जस्तै बैठकअघि वा पछि हुने चिया-कफीमा गफगाफ-भर्चुअल माध्यममा हराइदिन्छ । यसले दीर्घकालीन सम्बन्ध र नेटवर्किङमा कमी ल्याउँछ । नेपालमा धेरैजसो बैठक वा छलफल सामाजिक सम्बन्ध निर्माणको अवसर पनि हुन्छ । नेता, कर्मचारी, व्यवसायी वा बौद्धिक व्यक्तिहरूको आपसी परिचय र विश्वास अनौपचारिक संवादमै हुन्छ । तर भर्चुअल बैठकले यस्तो अवसर घटाइदिएको छ ।

भर्चुअल बैठकलाई पूर्ण रूपमा अस्वीकार गर्न सकिँदैन, किनकि यसले समय र खर्च बचत गरेर धेरै अवसर सिर्जना गर्छ । तर भौतिक उपस्थितिलाई पनि पूर्ण रूपमा विस्थापित गर्न सकिँदैन । सही बाटो भनेको कुन अवस्थामा भर्चुअल बैठक गर्ने र कुन अवस्थामा भौतिक उपस्थिति अनिवार्य गर्ने भन्ने स्पष्ट दिशानिर्देश बनाउन सक्नु हो ।

नेपाल सरकारले आफ्नो 'डिजिटल नेपाल' अभियान अन्तर्गत भर्चुअल बैठकलाई अझ सुरक्षित, पारदर्शी र पहुँचयोग्य बनाउनुपर्छ । ग्रामीण क्षेत्रमा इन्टरनेट पहुँच विस्तार, डिजिटल साक्षरता वृद्धि, र गोपनीयता सुरक्षासँग सम्बन्धित कानूनी संरचना बलियो बनाउनु जरुरी छ ।

अन्ततः प्रविधि अस्वीकार गर्न नसकिने यथार्थ हो । तर प्रविधि अपनाउँदा हामीले आफ्नो सामाजिक संरचना, भौगोलिक अवस्था र राष्ट्रिय सुरक्षालाई पनि ध्यानमा राख्नुपर्छ । भर्चुअल बैठकले समय, दूरी र खर्च बचत गर्छ भने भौतिक उपस्थितिले आत्मीयता, आपसी विश्वास र सम्बन्ध निर्माण गर्छ । यी दुवै पूरक हुन्, प्रतिस्पर्धी होइनन् । नेपालजस्तो देशले अब स्मार्ट तरिकाले दुवैलाई सन्तुलन गर्दै अघि बढ्नुपर्छ ।


फाईदा होइन, ठगी पक्का

सावधान!

कहि तपाईं सामाजिक सञ्जालमा दूत, प्रतिकल ग्यारेन्टीको वाचा गर्ने लगावी विज्ञापनहरूको प्रलोभनमा फस्नुभएको त छैन?



- ❌ अनावश्यक नेटवेजहरू वा अत्यधिक विज्ञापनहरूमा विचार नगर्नुहोस् ।
- ❌ अप्ठेरो OTP, बैंक विकल्पहरू, वा व्यक्तिगत जानकारीहरू उभयो नगर्नुहोस् ।
- ❌ कम्पनीको नाम र दर्ताको प्रमाण जहाँ मान गनुहोस् ।
- ❌ सिक्लरीय वितीय संस्थाहरू वा विशेषज्ञहरूसँग परामर्श लिनुहोस् ।
- ❌ इकीस्पद वेबसाइटहरू र नेटवेजहरू तुरुन्तै रिपोर्ट गर्नुहोस् ।

लगावी नग्न अघि सारनुहोस् । सतर्क रहनुहोस् । सुरक्षित रहनुहोस् ।

सम्पति श्रद्धीकरण निवारण राष्ट्रिय दिवस

२०२३ च. २०८५



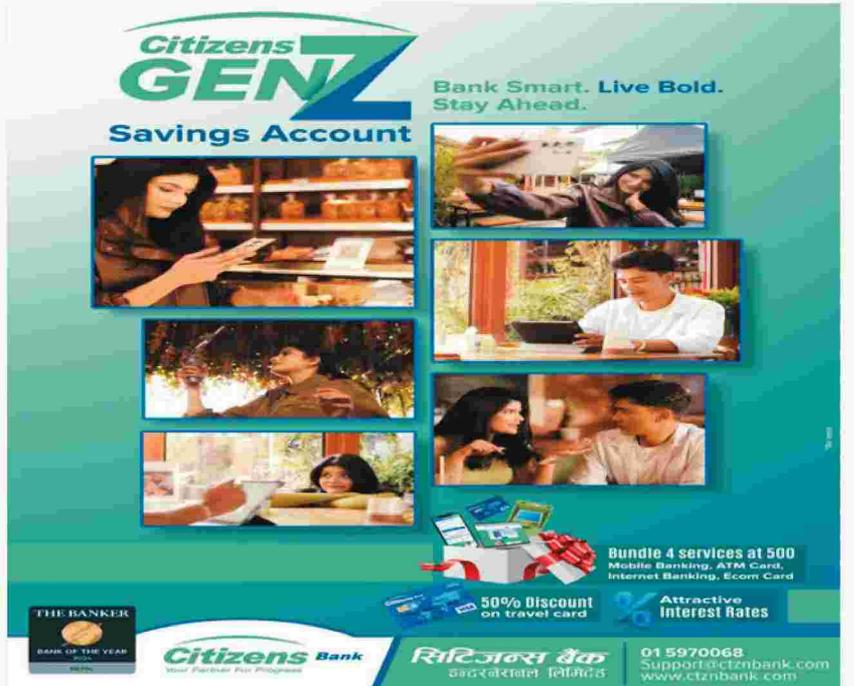
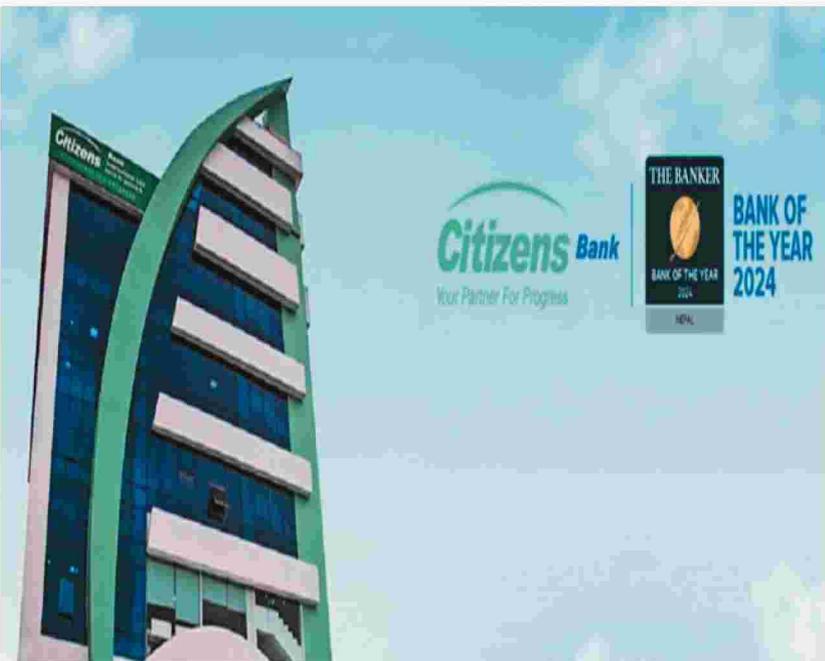
बैंकका गतिविधिहरू

सिटिजन्स बैंकको १५ औं वार्षिक साधारण सभा आज सम्पन्न



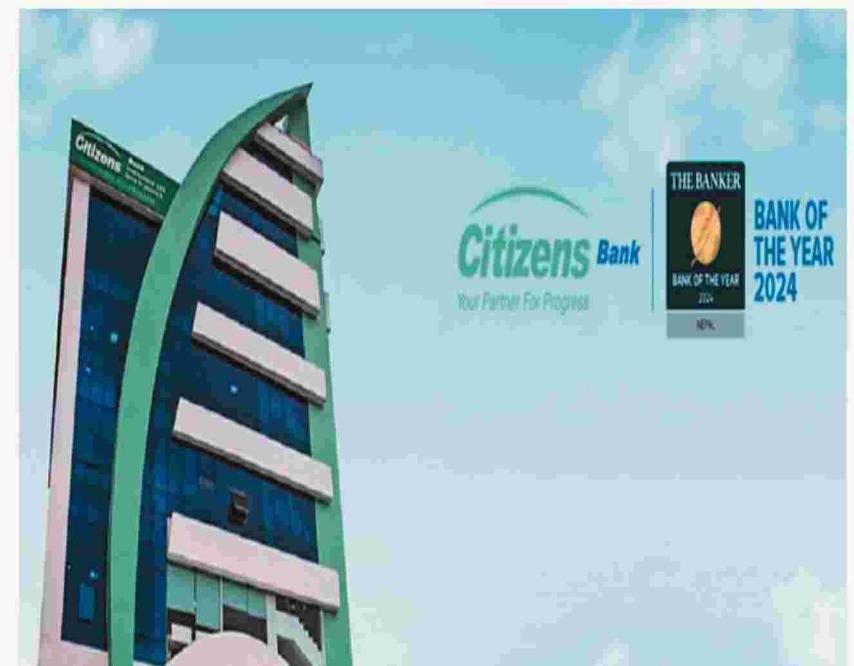
सिटिजन्स बैंक र केल्ले शोरूम जावलाखेल बीच समझदारी

सिटिजन्स बैंकद्वारा नवयुवा लक्षित 'सिटिजन्स जेन-जी सेमिङ्ग अकाउन्ट' सञ्चालनमा



सिटिजन्स बैंकद्वारा डिजिटल मैत्री 'सिटिजन्स DiZiBank सेवा' सञ्चालनमा

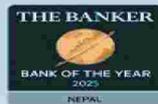
सिटिजन्स बैंक र एकता बुक्स बीच समझदारी





बैंकका गतिविधिहरू

सिटिजन्स बैंकलाई लगातार दुई वर्ष बैंक अफ द ईयर अवार्ड. बैंक अफ द ईयर २०२५ बाट लण्डनमा सम्मानित
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CEO's Visit to different Branches

November 25-26, 2025

CEO Sir, DCEO Sir, and Chief-I/C & CBO Sir visited the Chitwan Bharatpur Branch and held a meeting with the Branch Manager of the Narayanghat Cluster along with nearby branches. The meeting was attended physically by the Cluster Head of Narayanghat and the Branch Managers of Tandi, Narayanghat, Jyamire, Bharatpur, Mangalpur, and Amarapuri branches. Likewise, Branch Managers from Sindhuli, Hariharpurgadhi, Hetauda, Manahari, Kawashoti, Dharapani, Koluwa, and Arunkhola branches participated online. The meeting focused on recovery performance, credit growth, deposit growth, and transactional banking of each branch. CEO Sir encouraged all Branch Managers to work with enthusiasm and determination to achieve their respective targets in the upcoming quarter and fiscal year.

After the meeting, CEO Sir, DCEO Sir, and Chief-I/C & CBO Sir visited the credit client's M/s Daunne Agro Farm Ltd. located in Sardi, Binayi Triveni Rural Municipality, Nawalparasi East, and M/s Kisan Dana Udhyog Pvt. Ltd. located in Ratnanagar Municipality, Chitwan. CBIL is the sole financier of M/s Kisan Dana Udhyog Pvt. Ltd. and M/s Daunne Kisan Trading Pvt. Ltd., and a consortium member financing M/s Daunne Agro Farm Ltd. The Daunne Group is Nepal's largest poultry enterprise and a leading nationwide egg supplier. The group follows a backward integration model covering the entire poultry value chain, including mash feed production, egg production, bird sales, egg tray manufacturing, supply of medicines and supplements, manure management for organic fertilizer, and direct distribution of eggs to markets. Since its establishment, the Daunne Group has made significant contributions to Nepal's economy by producing poultry feeds, supplements, medicines, manufacturing egg trays and organic fertilizers, supporting national GDP, generating employment, and fostering entrepreneurship across the country.

During the site visit, CEO Sir, DCEO Sir, and Chief-I/C & CBO Sir observed that the operations and production activities at M/s Daunne Agro Farm Ltd. were running smoothly, with proper hygiene and safety measures in place. Similarly, M/s Kisan Dana Udhyog Pvt. Ltd. was found to have maintained an adequate level of raw materials and inventory required for uninterrupted business operations.

Furthermore, CEO Sir, DCEO Sir, and Chief-I/C & CBO Sir visited the Arun Khola Branch and Tandi Branch to review and discuss overall branch banking updates.

Photographs:

Meeting with Narayanghar Cluster and nearby Branch Manager



Meeting with Arun Khola branch



Meeting with Tandi Branch





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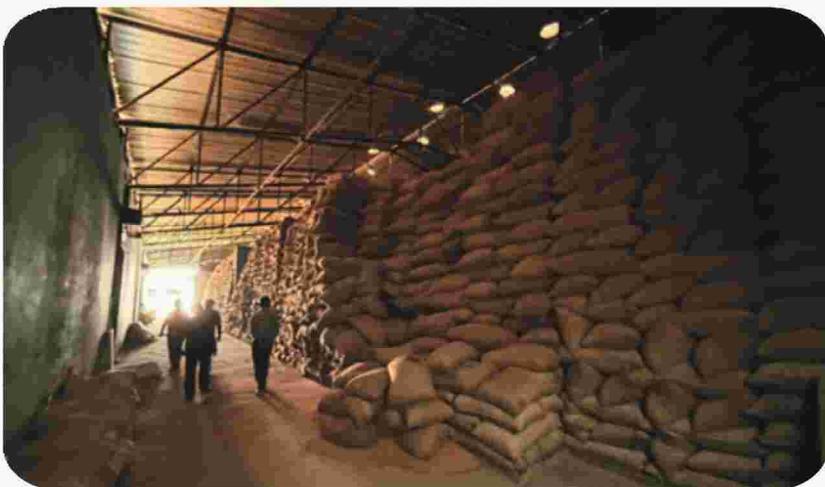
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November 25-26, 2025

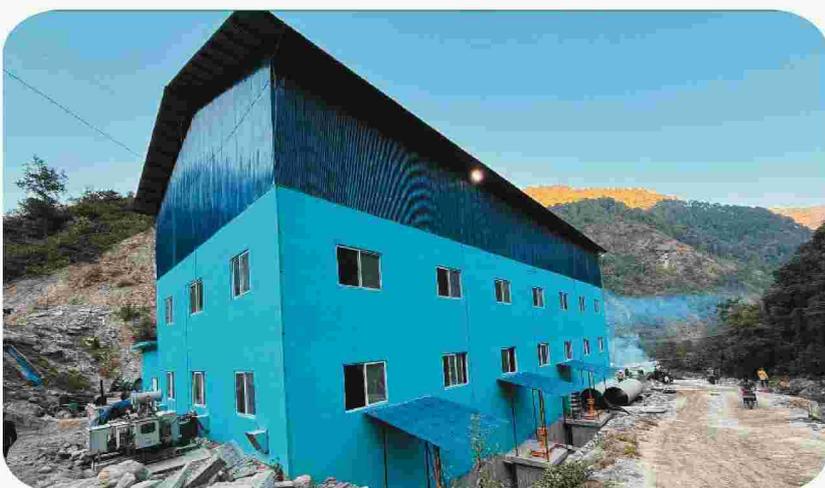
Visit of Daunne Agro Farm Ltd.



Visit of Kisan Dana Udhyog P. Ltd.



Hydro Project Visit by CEO



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Topi & Poshak Day Viber Contest 2082

On the occasion of Topi and Poshak Day 2082, a Viber Contest was organized by the Corporate Communication Department with the participation of 147 branches/ departments. Based on the number of likes received, Belatari Branch secured the First Prize, the Finance Department secured the Second Prize, and the Central Clearing Department secured the Third Prize.

In addition, under the “CEO's Choice Creative Photo” category, Amarapuri Branch, Badhiyataal Branch, New Baneshwor Branch, Bhume Branch, Butwal Branch, Chakraghatti Branch, Durbarmarg Branch, E-Banking Department, Hospitalline Branch, Manpakadi Branch, Nepalgunj Branch, Odari Branch, Operations Department, Pato Branch, Sabaila Branch, Shitalnagar Branch, Simikot Branch, Teku Branch, Thahiti Branch, and the Trade Administration Department were declared winners.

Heartiest congratulations to all the winners and participants.

टोपी तथा पोशाक दिवसको Viber Contestमा आफ्नो संस्कृती मलिकने पोशाक प्रदर्शनीमा भाग लिनु भएका हाम्रा सबै प्रतियोगीहरूलाई धन्यवाद।

विजयी हुनुभएका प्रतियोगीहरूलाई हार्दिक बधाई!

- 1** बेलाटारी शाखा **10k**
- 2** फाइनेन्स डिपार्टमेन्ट **6.5k**
- 3** सेन्टरल क्लियरिंग डिपार्टमेन्ट **5.8k**

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CREATIVE PHOTO WINNERS

- AMARAPURI BRANCH
- BADHIYATAAL BRANCH
- BHUME BRANCH
- BUTWAL BRANCH
- CHAKARGHATI BRANCH
- DURBARMARG BRANCH
- EBANKING DEPARTMENT
- HOSPITALLINE BRANCH
- MANPAKADI BRANCH
- NEPALGUNJ BRANCH
- ODARI BRANCH
- OPERATION DEPARTMENT
- PATO BRANCH
- SABAILA BRANCH
- SHITALNAGAR BRANCH
- SIMIKOT BRANCH
- TEKU BRANCH
- THAHITI BRANCH
- TRADE ADMINISTRATION DEPARTMENT



BANK OF THE YEAR
2024 &
2025

THE BANKER

THE BANKER

Citizens



Kimberley Long (Asia Editor of The Banker), Chairman Prabal Jung Pandey, CEO Ganesh Raj Pokharel, and Roslyn Atkins (Analysis Editor For The BBC)

3rd December, 2025



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Bank of the year 2025 photos collection with Board Members, Executives, Province Mangers, Departments and Branches

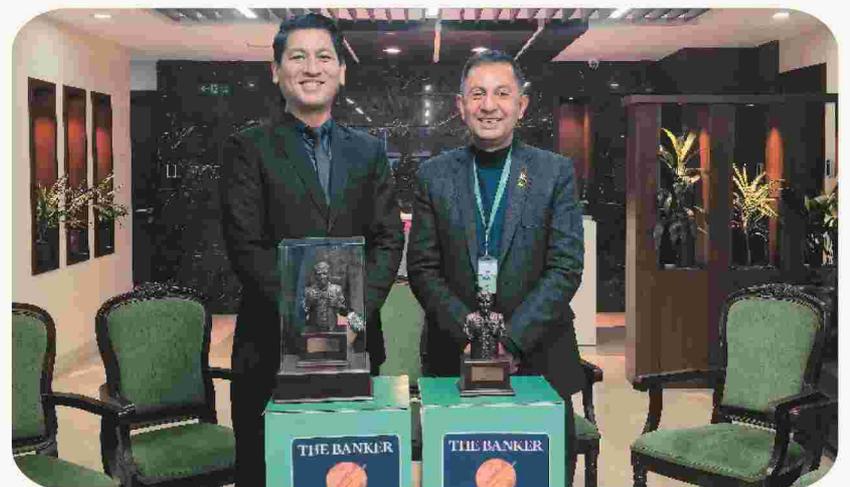




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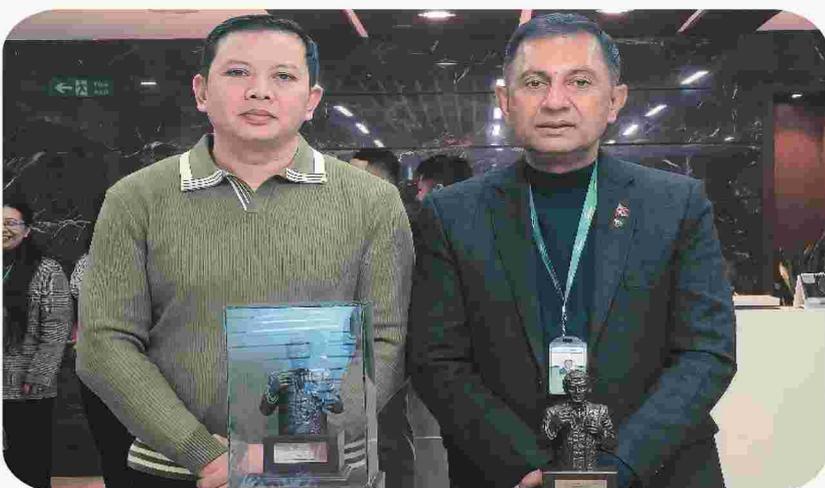
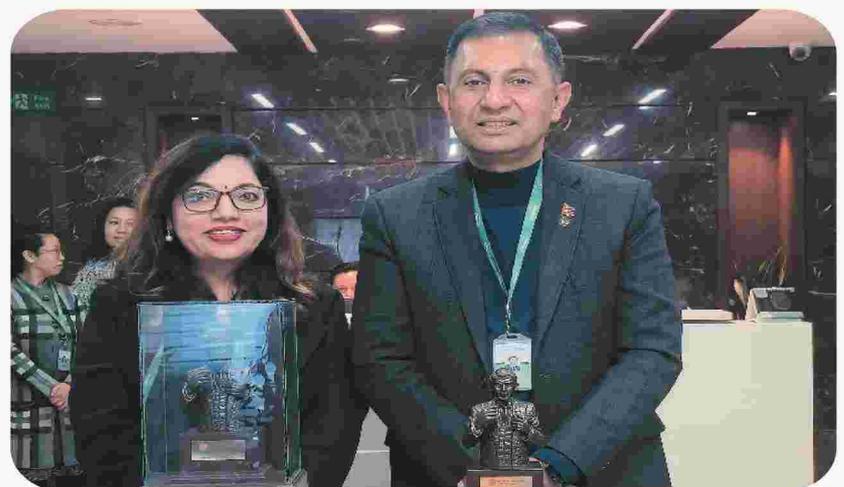
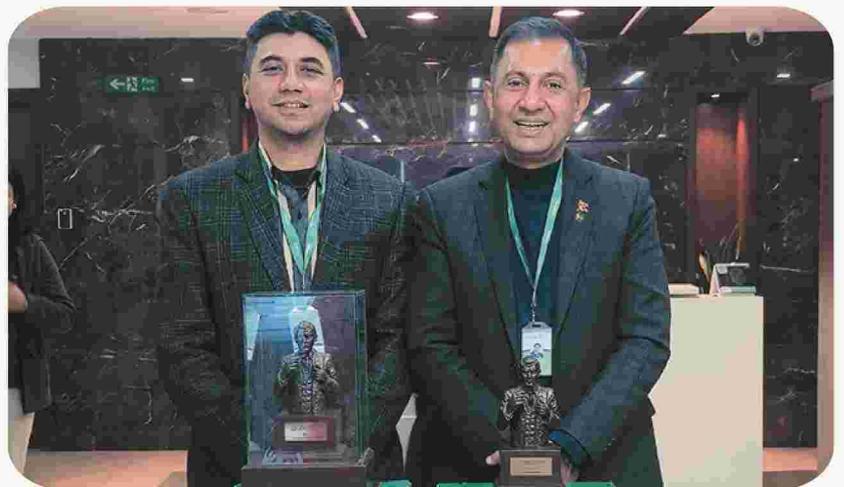
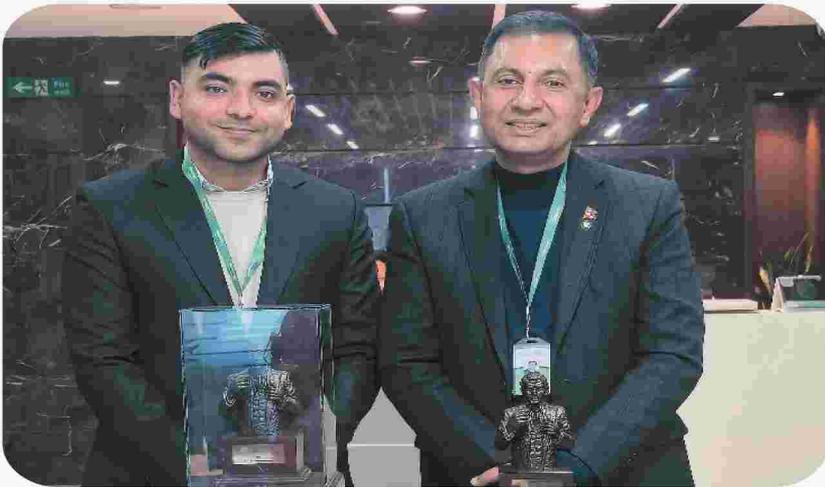
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