



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

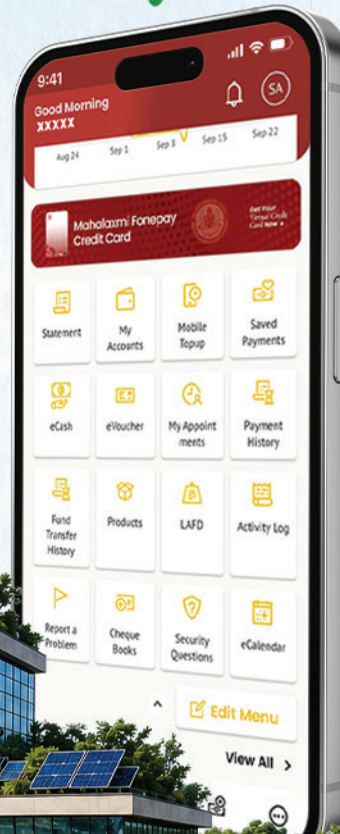
(नेपाल राष्ट्र बैंकबाट “ख” वर्गको राष्ट्रियस्तरको इजाजत प्राप्त संस्था)

ANNUAL BULLETIN

2082/83

Digital Today Sustainable Tomorrow

Building a smarter, greener future for generations.



Trusted
Relationship



Digital
Innovation



Creating Value
Together



Sustainable
Growth

OUR VISION, MISSION, OBJECTIVES AND CORPORATE VALUES



OUR VISION

To become **“The Most Trusted Bank”** to the customers, to the employees, to the stakeholder and to the regulators through the process of continuous innovation and improvement, strong corporate governance and professional work culture.



OUR MISSION

Our Mission is to offer **safety of deposits** & render best services to the customers, build the best place to work with, provide **best & perpetual returns** to the stakeholder with the strict compliance to the regulations.



OUR OBJECTIVES

1. Provide excellence in customer service by proactive approach.
2. Sell financial products that are competitively priced.
3. Continue business in an ethical, transparent and responsible manner, becoming the role model of corporate governance.
4. Deliver strong financial and operational efficiency by implementing cutting edge technology.
5. Continuously improve the asset quality to obtain sustainable returns.
6. Apply cost effective approach to reduce operational expenses.
7. Adopt professional approach in effectively managing financial as well as non-financial risks.
8. Build a Centre for career growth to performing employees.
9. Maximize profitability by working under the guideline of regulators and internal policies/guideline.



CORPORATE VALUES

1. Customer centric
2. Respecting all forms of diversity
3. Committing towards high level of ethics, governance and professionalism
4. Focusing towards innovation
5. Being accountable for all our actions

MESSAGE FROM CEO

Dear Stakeholders,

It is with great pride and optimism that we present this Annual Bulletin of Mahalaxmi Bikas Bank Limited for the first time starting from Fiscal Year 2082/83.

Every year brings its own challenges, but some years test an institution's character more than others. FY 2082/83 was one such year. Amid subdued credit demand, declining lending rates, and continued stress in loan recovery across the banking sector, we chose not to be defined by the challenges around us. Instead, we remained focused, disciplined and determined to strengthen the Bank and create a stronger platform for the future.



DIPESH LAMSAL
Chief Executive Officer

Our results tell that story.

The Bank recorded a net profit of NPR 629.95 million, registering a remarkable 48.46% year-on-year growth. Profit Before Tax increased by 51.17% to NPR 899.93 million, while Operating Profit grew by 53.41% to NPR 937.94 million. Net Interest Income increased by 10.69% to NPR 2.15 billion, while total operating income reached NPR 2.49 billion.

Behind these numbers is a story of disciplined execution. We successfully reduced our Cost of Fund from 4.56% to 3.62% and brought down the Base Rate from 6.94% to 5.66%. These improvements have strengthened our competitiveness and created a stronger foundation for sustainable growth.

Our balance sheet remains solid. Total assets reached NPR 65.06 billion, deposits NPR 55.65 billion, and loans and advances NPR 48.32 billion. Investment securities stood at NPR 13.16 billion, while shareholders' equity increased to NPR 7.46 billion and Net Worth per Share improved to NPR 165.42.

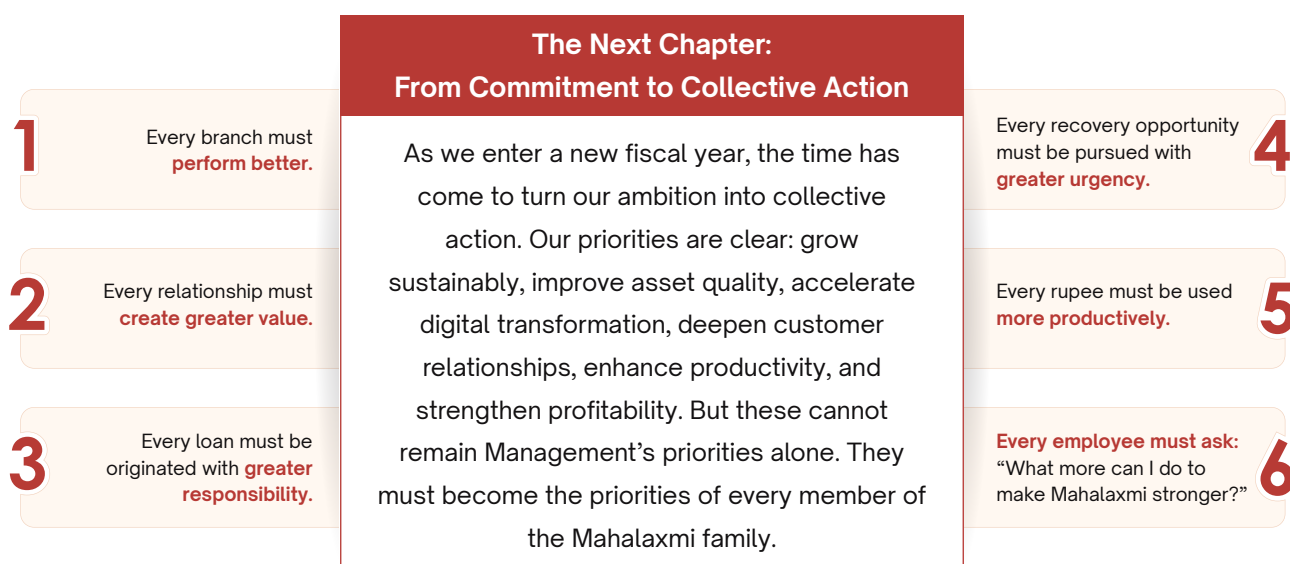
Our capital and profitability indicators provide further confidence. The Capital Adequacy Ratio stood at 17.57%, with Tier I and CET I at 14.04%. Return on Equity improved to 8.66%, Return on Assets to 0.97%, and Earnings Per Share increased from NPR 9.88 to NPR 13.96.

But while celebrating our progress, we must also acknowledge where we need to do better. Our NPL ratio of 6.32% remains a key area of focus. We are not complacent. Recovery, asset quality, risk management and stronger credit discipline will remain at the heart of our agenda.

This year was not only about numbers. It was also about starting transformation.

We continued our journey towards becoming a digitally-first Development Bank of Nepal, investing in technology, innovation and new ways of engaging with our customers. Our Digital Hub initiative and focus on assisted digital or "phygital" banking reflect our belief that the future of banking is about bringing technology and human empathy together to create a better customer experience.

We also continued investing in our people and institutional culture. Because ultimately, technology can transform processes, but people transform institutions.



We cannot build a stronger Bank by waiting for someone else to act. Each one of us has a role, each one of us has a responsibility, and each one of us must own the outcome.

The next level of performance will not come from a few individuals working harder. It will come when all of us move in the same direction, with the same sense of urgency and the same determination to deliver. Let us challenge ourselves to do better than yesterday, not merely in targets and numbers, but in customer service, recovery, risk discipline, innovation, productivity and ownership. Let us replace excuses with execution, intentions with action, and individual effort with collective performance.

I firmly believe that Mahalaxmi has the people, the foundation and the determination to rise to this challenge. What we achieve in the coming year will depend on how strongly we work together and how decisively we execute. I extend my sincere gratitude to our Board of Directors for their guidance and confidence, our customers for their enduring trust, our regulators and business partners for their continued support, and our shareholders for believing in our journey. And to every member of the Mahalaxmi family, my deepest appreciation: this achievement belongs to you. Your hard work has brought us this far. Now, your ownership, energy and execution will take us much further.

We have closed FY 2082/83 with stronger fundamentals, greater confidence and a clearer sense of purpose. The next chapter is ours to write, and it will be written through action.

The future will not be built by waiting for better times. It will be built by preparing, performing and leading through every time.

So, let us stand together, act together and deliver together.

ONE BANK. ONE TEAM. ONE PURPOSE.

Let us make every decision count, every customer matter, every opportunity meaningful, and every effort contribute to a stronger Mahalaxmi. Together, let us lead, strengthen, transform and build a Mahalaxmi that is stronger today, better tomorrow, and ready for the future.

Thank you.

FINANCIAL PERFORMANCE DASHBOARD

YEAR ENDED ASHAD 2083 (FY 2082/83)

FINANCIAL SCALE & PROFITABILITY



55.65
BILLION
DEPOSITS

Reflects the total volume of funds held across the institution.



48.32
BILLION
LOANS

The total value of credit extended to customers.



629.95
MILLION
NET PROFIT

The total earnings generated by the institution during the year.

KEY PERFORMANCE RATIOS



EARNINGS PER SHARE (EPS)

Profitability allocated to each outstanding share of common stock.

13.96%



NON-PERFORMING LOAN (NPL) RATIO

The percentage of total loans that are in default or close to default.

6.32%



CAPITAL ADEQUACY RATIO (CAR)

A measure of the bank's available capital used to protect depositors and promote stability.

17.57%



RETURN ON ASSETS (ROA)

Indicates how profitable the institution is relative to its total assets.

0.97%



RETURN ON EQUITY (ROE)

Measure the ability of the firm to generate profits from its shareholders' investments.

8.66%

KEY HIGHLIGHTS OF THE YEAR



STRONG PROFITABILITY

Net Profit increased by 48.46% YoY to NPR 629.95 million.



STRONG CAPITAL POSITION

CAR improved to 17.57%



IMPROVED FUNDING MIX

CASA ratio strengthened to 69.50%.



BETTER COST EFFICIENCY

Cost-to-Income Ratio improved to 49.63% from 50.31% (▼0.69 p.p.).



IMPAIRMENT DECLINED

Impairment expense decreased by 38.98% YoY.

OPERATIONAL REACH & NETWORK



99
BRANCHES

Extensive presence across the country to serve our customers better.



32
ATMS

Providing 24/7 convenient access to banking services.



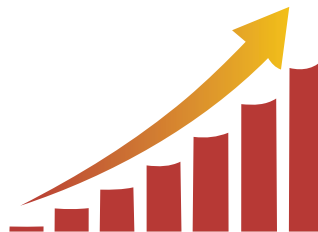
816
EMPLOYEES

Our greatest strength driving service excellence and innovation.

Q4 FY 2082/83

PERFORMANCE SCORECARD

Year Ended Ashad 2083 (FY 2082/83)



EXECUTIVE SUMMARY

Mahalaxmi Bikas Bank concluded FY 2082/83 with strong profitability, driven by higher core income, strengthened capital base and a more balanced funding mix. The Bank remained focused on asset quality management, prudent provisioning and sustainable growth.



KEY FINANCIAL HIGHLIGHTS (YoY)

Indicator	Ashad 2083	Ashad 2082	YoY Growth (%)
Total Assets	NPR 65.06 Bn	NPR 65.13 Bn	▼ -0.11%
Deposits	NPR 55.65 Bn	NPR 56.22 Bn	▼ -1.01%
Loans & Advances	NPR 48.32 Bn	NPR 47.21 Bn	▲ 2.35%
Investment Portfolio	NPR 13.16 Bn	NPR 12.47 Bn	▲ 5.54%
Net Interest Income	NPR 2.15 Bn	NPR 1.94 Bn	▲ 10.69%
Operating Profit	NPR 937.94 Mn	NPR 611.41 Mn	▲ 53.41%
Net Profit	NPR 629.95 Mn	NPR 424.32 Mn	▲ 48.46%
Share Capital	NPR 4.51 Bn	NPR 4.30 Bn	▲ 5.00%
Reserves & Surplus	NPR 2.95 Bn	NPR 2.79 Bn	▲ 5.88%



PROFITABILITY HIGHLIGHTS (YoY)



STRONG EARNINGS GROWTH

Net Profit increased by 48.46% to NPR 629.95 million.



CORE INCOME STRENGTHENED

Net Interest Income grew by 10.69% to NPR 2.15 billion.



HIGHER OPERATING PROFIT

Operating Profit increased by 53.41% to NPR 937.94 million.



LOWER IMPAIRMENT CHARGES

Impairment Expense decreased by 38.98% to NPR 315.68 million.



BETTER COST EFFICIENCY

Cost-to-Income Ratio improved to 49.63% from 50.31% (▲ 0.69 p.p.).

BALANCE SHEET ANALYSIS (YoY)

ASSET BASE SLIGHTLY LOWER



Total Assets
NPR 65.06 Bn

▼ 0.11% (YoY)

DEPOSIT BASE CONTRACTED



Deposits
NPR 55.65

▼ 1.01% (YoY)

INVESTMENT PORTFOLIO STRENGTHENED

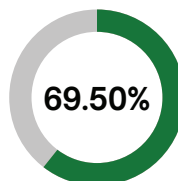


Investment Portfolio
NPR 13.16 Bn

▲ 5.88% (YoY)

FUNDING STRUCTURE (YoY)

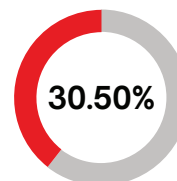
CASA RATIO



Ashad 2083: 69.50%
Ashad 2082: 69.50%

▲ 13.60 p.p. YoY

FIXED DEPOSIT (FD) RATIO



Ashad 2083: 30.50%
Ashad 2082: 44.10%

▼ 13.60 p.p. YoY

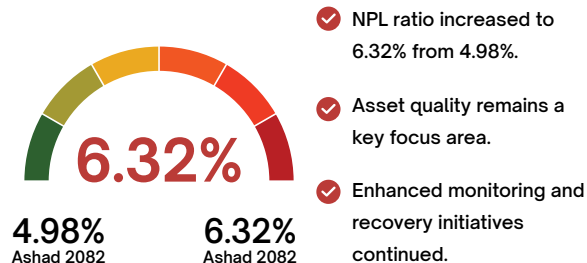
KEY FINANCIAL INDICATORS (Ashad 2083 vs Ashad 2082)

Total Assets NPR 65.06 Billion	Deposit NPR 55.65 Billion	Loans & Advances NPR 48.32 Billion	Net Profit NPR 629.95 Million	EPS (NPR) 13.96	CAR 17.57%	NPL Ratio 6.32%	ROA 0.97%	ROE 8.66 %
▼ 0.11%	▼ 1.01%	▲ 2.35%	▲ 48.46%	▲ 4.08%	▲ 0.51 p.p.	▼ 1.34 p.p.	▲ 0.32 p.p.	▲ 2.52 p.p.

RISK, CAPITAL & ECONOMIC OUTLOOK

ASSET QUALITY ANALYSIS

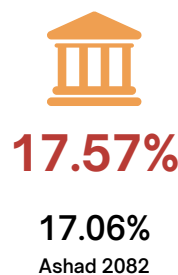
NPL RATIO



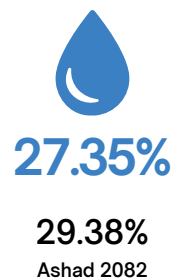
The Bank remains committed to prudent credit risk management and provisioning.

CAPITAL & LIQUIDITY POSITION

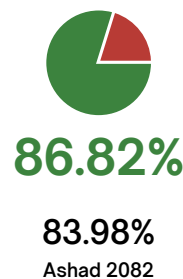
CAPITAL ADEQUACY RATIO (CAR)



LIQUIDITY RATIO



CREDIT-TO-DEPOSIT RATIO (CD)



SHARE HOLDER VALUE CREATION

Indicator	Ashad 2083	Ashad 2082	Change
ROA	0.97%	0.65%	▲ 0.32 p.p.
ROE	8.66%	6.14%	▲ 2.52 p.p.
EPS (NPR)	13.96	9.88	▲ 4.08
Net Worth Per Share (NPR)	165.42	164.88	▲ 0.55



KEY OBSERVATION:

Stronger profitability and higher earnings per share reflect improved operational performance and value creation for shareholders.

NEPAL ECONOMIC CONTEXT



Inflation remains broadly contained.



Remittance inflows continue to support domestic liquidity.



Foreign exchange reserves remain comfortable.



Tourism and service-sector activities show gradual recovery.



Interest rates moderated compared to previous periods.

NRB REGULATORY PERSPECTIVE

NRB's focus remained centered on:

- ✓ Financial stability
- ✓ Capital adequacy
- ✓ Asset quality enhancement
- ✓ Responsible lending practices
- ✓ Liquidity management



BFI's continued to prioritize balance-sheet quality over aggressive credit growth.

STRATEGIC OUTLOOK FOR THE BANK

KEY STRENGTHS

- ✓ Strong CASA franchise
- ✓ Robust Capital Adequacy
- ✓ Improving profitability
- ✓ Stable liquidity profile
- ✓ Enhanced operating efficiency



KEY FOCUS AREAS

- Strengthen asset quality and recovery
- Increase quality loan growth
- Expand digital banking capabilities
- Sustainable profitability improvement
- Optimize cost and funding structure



OUTLOOK



With a strong foundation, prudent risk management and focus on efficiency, Mahalaxmi Bikas Bank is well positioned to deliver sustainable growth and create long-term value for all stakeholders.

CREDIT PORTFOLIO BY SECTOR

(Amt in Mn of Rs)

AS AT JESTHA END 2083 (MID-JUNE 2026)

Sector Wise	Total Industry	Commercial Banks	Development Banks	Finance Companies	MLBL (Mahalaxmi Bikas Bank Ltd.)
Agricultural and Forest Related	347,889	305,799	34,140	7,950	1,258
Fishery Related	16,003	14,123	1,481	399	93
Mining Related	12,809	12,437	275	97	-
Agriculture, Forestry, Beverage & Non Food Production Related*	988,277	952,227	31,169	4,882	1,244
Construction	266,181	231,016	30,553	4,613	8,594
Electricity, Gas and Water	502,820	493,159	9,093	568	497
Metal Products, Mach. & Ele. Eqp.	77,823	74,775	2,219	829	424
Tras., Com. and Public Utilities	86,397	75,100	8,282	3,015	469
Wholesaler & Retailer	1,038,116	954,843	68,615	14,658	8,212
Finance, Insurance and Real Estate	443,547	370,775	59,764	13,008	5,798
Tourism Service**	276,131	233,269	37,183	5,679	2,110
Other Services	232,040	209,062	20,023	2,955	1,299
Consumption Loans	1,301,894	1,098,433	168,343	35,118	16,771
Local Government	1,230	1,187	7	36	-
Others	324,224	237,559	72,901	13,764	5
TOTAL SECTORWISE	5,915,383	5,263,764	544,048	107,571	46,773

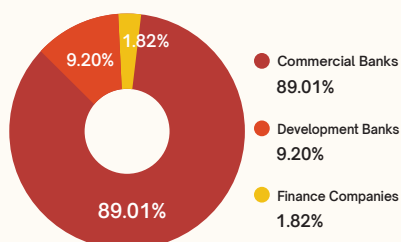
MLBL AT A GLANCE



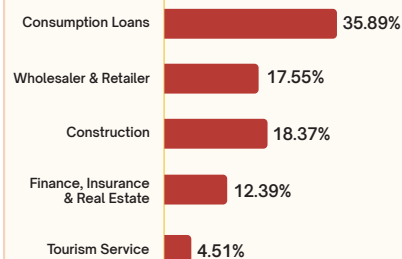
Total Exposure
Rs. 46,773 Mn

Market Share
0.79% of Total Industry

INDUSTRY DISTRIBUTION



MLBL SECTOR MIX (TOP 5)



Q4 REGULATORY UPDATES

Circular No. 14 / 2082-83 (Dated: 2083/02/08)

- **Directive No. 20/082 : Simple Banking Arrangements** Banks must prioritize senior citizens, persons with disabilities, and illiterate individuals by providing **special counters**. They are required to make at least one branch per local level and one ATM per ATM lounge **disabled-friendly** (including Braille signs and audio support). Websites and mobile apps must also be accessible to visually impaired persons, and tactile features should be included on debit/credit cards.
- **Directive No. 21/082 : Additional Office Hours** Banks cannot force employees to work beyond standard office hours. If employees are required to work extra hours, they must be provided with **overtime compensation** as per prevailing laws.

Circular No. 15 / 2082-83 (Dated: 2083/02/27)

- **Directive No. 2/082 : Interbank Transactions** Interbank borrowing and lending are limited to a maximum period of **7 days**. However, loans for implementing Nepal Government programs run with international donor agencies are excluded from interbank transaction limits.
- **Directive No. 21/082 : “Mero Kitta” System** Banks must use the **“Mero Kitta” system** to obtain land-related documents (maps, field books, plot registers) and to pay related revenues online.

Circular No. 16 / 2082-83 (Dated: 2083/03/04)

- **Directive No. 6/082 : Management Disclosures** Directors, CEOs, and high-level management must provide detailed **self-declarations** upon appointment, covering family details, criminal records, pending court cases, tax arrears, blacklisting status, conflicts of interest, and assets held outside Nepal.
- **Directive No. 10/082 : Shareholder Disclosures** Promoters or shareholders purchasing or transferring more than **5% or Rs. 25 lakhs** worth of shares must disclose their beneficial ownership and provide similar financial and legal background declarations.

Circular No. 17 / 2082-83 (Dated: 2083/03/10)

- **Directive No. 2/082 : Interest Capitalization** Generally, interest cannot be capitalized during a project's grace period, but exceptions are made for **priority sectors** like hydropower, cement, hospitals, and star-category hotels. Decisions must be made by the Board, and such interest must be accounted for as an **Interest Capitalized Term Loan (ICTL)**.

- **Directive No. 21/082 : Account Blocking and Releasing** Banks must follow the “Bank Account Blocking and Releasing Bylaws, 2081” and use the NRB’s designated web portal for these actions. For financial crime investigations, banks must operate **24/7** to freeze accounts upon request and provide a dedicated contact number on their website.

Circular No. 18 / 2082-83 (Dated: 2083/03/26)

- **Directive No. 19/082 : Dormant Account Management** Banks must implement a plan to reduce dormant accounts by **Poush end 2083**. Customers must be notified via SMS or email before an account becomes inactive and every six months thereafter. Facilities to close accounts via any branch or mobile/web app must be provided. Banks must also monitor for “**Money Mule**” activities and raise public awareness.

Circular No. 19 / 2082-83 (Dated: 2083/03/31)

- **Directive No. 2/082 : Margin Lending** Valuation for margin loans is based on the lower of the 180-day average price or the current market price, with a maximum loan of **70%**. Banks can increase this by **10%** for strong companies meeting specific criteria defined in a mandatory “Product Paper”.
- **Directive No. 2/082 : Construction Business Relief** Loans to construction businesses with pending payments from public entities can be restructured or rescheduled by **Ashoj end 2083**. At least **10%** of the interest due must be collected, and a minimum **5% provision** must be maintained.
- **Directive No. 3/082 : Vehicle Loans** The **Loan-to-Value (LTV)** ratio is set at a maximum of **60%** for electric vehicles and private vehicles. A higher LTV of **80%** is allowed for large electric public transport and vehicles of businesses directly affected by specified movements.
- **Directive No. 19/082 : Mandatory National ID (NID)** By **Ashoj end 2083**, banks must obtain self-declarations regarding NID from all existing account holders via mobile apps or other means. Nepali citizens residing abroad may open accounts online using alternative identification documents and shall update their NID information within 35 days of returning to Nepal.

महालक्ष्मी विकास बैंक लि.
Mahalaxmi Bikas Bank Ltd.
सबल बैंक, सफल सहकार्य

MAHALAXMI
NAVA UDHYAM KARJA

From experience abroad to a thriving business at home.
We are here to empower women every step of the way.

Business Connect
MOST CUSTOMER-CENTRIC BANK
OF THE YEAR 2025

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BANK NG
2023 AWARDS

2023 AWARDS

2023 AWARDS

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2023 AWARDS

2023 AWARDS

Mahalaxmi Corporate Cricket League 2026 –Season 5 Concluded Successfully

Mahalaxmi Corporate Cricket League 2026 – Season 5, organized on the occasion of the 32nd Anniversary of Mahalaxmi Bikas Bank Limited, has concluded successfully.

The four-day tournament was held in Kathmandu from Sunday, 17 Jestha to Wednesday, 20 Jestha 2083. Prime Commercial Bank Limited emerged as the champion, while Machhapuchchhre Bank Limited secured the runner-up position.

A total of 24 teams participated in the tournament, comprising nine commercial banks, seven development banks, three finance companies, one microfinance institution, three insurance companies, and one merchant bank.

The prize distribution ceremony for the tournament was held on Friday, 22 Jestha 2083. The ceremony, held in Kathmandu, was graced by former national cricketer and former captain of the Nepal National Cricket Team, Mr. Gyanendra Malla, as the Chief Guest. During the ceremony, the championship trophy was presented to Prime Commercial Bank Limited, while Machhapuchchhre Bank Limited received the runner-up trophy.

Individual awards were also presented to outstanding performers of the tournament. Mr. Laxman Pradhan of Lumbini Bikas Bank Limited was named Best Fielder, while Mr. Anil Bhujel of Sanima GIC Insurance Limited received the Best Wicketkeeper award. Mr. Mohan Kumar Shrestha of Nepal Bank Limited was recognized

as the Best Bowler, and Mr. Srijan Subedi of Machhapuchchhre Bank Limited received the Best Batsman award.

Mr. Kritarth Shakya of Prime Commercial Bank Limited was named the Best Player of the Tournament. Sanima GIC Insurance Limited received the Fair Play Award.



Mahalaxmi Bikas Bank Limited extends its sincere gratitude to all the sponsors, participating teams, individuals, institutions, and stakeholders who directly or indirectly contributed to the successful organization and completion of Mahalaxmi Corporate Cricket League 2026 – Season 5.



Mahalaxmi Bikas Bank Limited Organized Various Programs on Its 32nd Anniversary

Mahalaxmi Bikas Bank Limited organized various programs from 2nd Jestha to 7th Jestha 2083 to celebrate its entry into the 32nd year of operation on 7th Jestha 2083.

As part of the anniversary celebrations, financial literacy rallies were organized on 2nd Jestha 2083 with the participation of employees from the Bank's Central Office, Province Offices, and branch offices. Financial literacy programs were conducted at various locations, covering important banking products and services, including mobile banking, Smart QR, deposits, loans, remittance services, and other related topics.

The Bank also organized a comprehensive free health camp at its Central Office on 4th Jestha 2083, followed by free dental and eye-care camps on 5th Jestha 2083. Approximately 200 individuals received health, dental, and eye examinations through these camps.

Furthermore, on 6th Jestha, the Bank conducted large-scale blood donation programs at its Central Office and various Province Offices across the country. Approximately 200 pints of blood were collected through these initiatives. The blood donation programs were organized on the occasion of the Bank's 32nd Anniversary with the objective of contributing to the effective management of blood supplies, which remains a major challenge in the healthcare sector.

On the same day, the Bank also supported cultural preservation and temple cleanliness by providing cleaning and other necessary materials to various Mahalaxmi temples located across the country. In addition, the Bank extended support for the development and maintenance of the garden at the Mahalaxmi Temple in Mahalaxmasthan, Lalitpur, and for the promotion of digital offerings and donation payments at the temple.

On Thursday, 7th Jestha, employees from the Central Office, Province Offices, and branch offices attended their respective workplaces wearing traditional and local attire representing Nepal's geographical and cultural diversity. Employees also presented and promoted the cultural significance of their respective traditional costumes.

On the same day, the Bank handed over a water tank to the Shree Narayanhiti

Narayansthan Guthi Management Committee, Narayanhiti, to support the management of drinking-water facilities.

The Bank also exhibited photographs collected through the annual "Mahalaxmi Bikas Bank Bizzchitra Photography Competition" at its Central Office. The competition is organized every year in connection with World Photography Day, observed on 19 August, with the objective of promoting and publicizing local small and medium-sized businesses.



Mahalaxmi Bikas Bank Conducted a Two-Day Workshop and Walkathon along the Phewa Lake Shore to Promote Sustainable Banking

Mahalaxmi Bikas Bank, which had been providing modern, secure and convenient digital banking services to its customers, organized a two-day workshop on 24 and 25 Falgun 2082 under the Bank's annual program. The Bank also conducted a group walkathon to demonstrate its commitment to environmental, cultural and heritage conservation and the promotion of sustainable banking.

The two-day program titled "We Will Lead. Revive, Recover, Rebuild – Strengthening the Core through Asset Quality" for Executive Members, Heads of Departments, Branch Managers, and identified delegates of the Bank. During the workshop, participants reviewed the Bank's overall financial position for the fiscal year 2082/83 and analyzed the positive environment following the parliamentary election. The program also discussed potential economic challenges arising from the international situation. In the context of evolving regulatory expectations guided by Nepal Rastra Bank (NRB) and the dynamic credit environment in Nepal, the workshop emphasized that strengthening asset quality was no longer confined to the credit department but was a collective leadership responsibility.

The workshop focused on strategic insights, practical challenges, and institution-wide accountability in managing and improving asset performance. Participants explored real-life scenarios related to early warning signals, sectoral concentration risk, and proactive credit supervision. The program also focused on structured recovery strategies, effective negotiation approaches, legal frameworks, and collaborative problem-solving between branches and central teams. Special attention was given to the role of leadership in fostering a performance-driven yet ethical recovery culture.

Furthermore, the program aimed not only to address prevailing asset quality concerns but also to build a stronger institutional core that supported prudent growth, profitability, and stakeholder confidence. Through open dialogue, strategic reflection, and action planning, the session empowered leaders to move forward with greater clarity, commitment, and coordinated execution.

To spread awareness among the general public about the importance of adopting sustainable financial practices in the banking sector, participants conducted a group walkathon

along the shore of Phewa Lake, a location of significant historical and environmental importance.

The program also placed special emphasis on the importance of green banking and sustainable financial strategies.



Mahalaxmi Bikas Bank Inaugurated Digital Hub with Coffee Lounge

The formal inauguration ceremony of Mahalaxmi Bikas Bank's Digital Hub with Coffee Lounge, located in Kathmandu District, KMC, Ward No. 30, Gyaneshwor, was held on 2083/03/26. During the event, Mr. Rajesh Upadhyaya, Chairman of the Bank's Board of Directors, inaugurated the office building, Digital Hub with Coffee Lounge. The inauguration program was attended by members of the Bank's Board of Directors, the Chief Executive Officer, Senior Management officials and Bank staffs.

The new facility offers a comfortable, café-style setting for cash deposits, withdrawals, cheque clearing and other digital banking services. The Coffee Lounge facility is part of the Bank's ongoing efforts to modernize its digital banking services and make them more secure, technologically advanced and customer-friendly. It represents the latest

innovation in banking service delivery, allowing customers to deposit and withdraw cash, process cheque clearing and complete other electronic transactions in a relaxed ambience. Mahalaxmi Bikas Bank is believed to be the first bank in Nepal to offer this type of service with coffee lounge.

The Digital Hub was launched to promote digital adoption among younger customers and broaden the Bank's reach. Beyond routine transactions, it will offer guidance on digital banking services, establishing itself as a resource for customer learning and engagement.

In line with the concept of Nepal Rastra Bank's Regulatory Sandbox, the Bank aims to foster innovation in financial services and extend new offerings to its customers in the future.


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Mahalaxmi Bikas Bank Honoured with Prestigious Award by the Indian Chamber of Commerce



Mahalaxmi Bikas Bank, which had been providing modern, secure and convenient banking services to its customers, was honoured with a prestigious award by the Indian Chamber of Commerce, Kolkata, India. The Bank received the award under the “Asset Quality” category.

The Bank received the recognition at the “3rd Emerging Asia Banking Conclave and Awards” held in New Delhi on August 29, 2025. The event, regarded as one of the most prestigious banking conclaves and award ceremonies in the BIMSTEC region, brought together banks from India, Sri Lanka, Nepal, Myanmar and Bangladesh. The Bank received the award in recognition of

its noteworthy performance in maintaining a sound asset structure, effectively managing its assets and improving overall asset quality. The Bank believed that the recognition would further strengthen its identity and presence in the international banking sector.

Mahalaxmi Bikas Bank also entered into an agreement with HDFC Bank, one of India’s leading financial institutions, to promote cross-border financial services and facilitate payment-related transactions from India to Nepal. Under the agreement, the Bank introduced a system that enabled customers to make payments from India to Nepal.

Mahalaxmi Bikas Bank Honoured with an International Award

Mahalaxmi Bikas Bank, which had been providing modern, secure and convenient banking services to its customers, was honoured with an international award under the category of “Excellence in Banking Innovation and Customer Delight.”

reputation, enhancing customer trust, promoting innovation in banking services, demonstrating excellence in leadership and professional development, and improving its media presence and corporate social responsibility activities.



Mahalaxmi Bikas Bank believed that the international recognition would further support its efforts to promote cross-border financial services and facilitate payment-related transactions between India and Nepal. The Bank also expected the award to contribute to strengthening banking relations between the two countries and supporting the growth of cross-border trade and remittance services.

As the Bank had already become involved in cross-border payment services between Nepal and India, it believed that the recognition would hold additional significance and further strengthen its institutional presence.

The Bank received the award at the India Business Awards 2025, held in New Delhi, India, on December 7, 2025. Senior officials of Mahalaxmi Bikas Bank received the award on behalf of the Bank.

The Bank received the recognition for its outstanding initiatives in strengthening brand

reputation. Recently, the Bank had also been honoured with a prestigious award from the Indian Chamber of Commerce in India, which had played an important role in strengthening the Bank's international presence and enhancing its reputation.

Mahalaxmi Bikas Bank and HDFC Bank Sign Agreement to Expand Banking Services

Mahalaxmi Bikas Bank Limited and HDFC Bank, one of India's leading financial institutions, have entered into an agreement to promote cross-border financial services and facilitate payment-related transactions from India to Nepal.

Under this agreement, Mahalaxmi Bikas Bank has introduced a system that enables customers to conveniently make payments from India to Nepal. With the launch of this service, Mahalaxmi Bikas Bank has become the first development bank in Nepal to operate such an India-to-Nepal payment facility. Both banks have completed the required procedural arrangements and have also successfully conducted test transactions.

As part of the arrangement, Mahalaxmi Bikas Bank will gain access to HDFC Bank's advanced Cash Management Services, including CMS Cheque Collection and Electronic Cash Management Services (e-CMS).

Through this facility, individuals and institutions in India will be able to directly deposit funds into accounts maintained with Mahalaxmi Bikas Bank in Nepal through HDFC Bank using electronic payment channels such as National Electronic Funds Transfer (NEFT), Real-Time Gross Settlement (RTGS), and Fund Transfer

(FT). In addition, funds may also be sent to Nepal by depositing cheques issued by other banks operating in India.



Mahalaxmi Bikas Bank believes that the agreement with HDFC Bank will further strengthen banking relations between Nepal and India and facilitate the delivery of convenient, efficient, and technology-driven financial services to customers engaged in cross-border trade and remittance activities. The implementation of this system will also support the Bank's commitment to digital innovation and the continued expansion of its services.

Mahalaxmi Bikas Bank Awards “Mahalaxmi Merit Student Scholarship” to Five Students

Embracing its motto, “Strong Bank, Successful Partnership,” Mahalaxmi Bikas Bank Limited, which has been providing simple, accessible, and quality financial services to the people of Nepal for the past 32 years, has awarded scholarships to five meritorious and financially disadvantaged students under its Corporate Social Responsibility (CSR) initiative.

The “Mahalaxmi Merit Student Scholarship” has been established in memory of the founding Chairpersons of the institutions that were integrated into Mahalaxmi Bikas Bank over different periods — Late Mr. Laxman Babu Shrestha, Late Mr. Hari Prasad Giri, Late Mr. Ashok Shrestha, Late Mr. Navaraj Bahadur Singh, and Late Mr. Sitaram Prasai. The scholarship aims to support academically deserving students from economically disadvantaged backgrounds studying in community schools. Under this initiative, each selected student has been awarded a scholarship of NPR 50,000.

The Late Laxman Babu Shrestha Mahalaxmi Merit Student Scholarship was awarded to Mr. Bipin Budha, a Grade 9 student of Shree Nandi Secondary School, Naxal, Kathmandu, during a program held on July 1, 2026 (2083/03/17 B.S.). The scholarship was jointly presented by Mr. Rajesh Babu Shrestha, son of Late Laxman Babu Shrestha, and the Chief Executive Officer of Mahalaxmi Bikas Bank through the school’s Principal, Mrs. Gita Kafle.

Similarly, the Late Hari Prasad Giri Mahalaxmi Merit Student Scholarship was awarded to Ms. Anisha Shah, a student of Shree Nepal Rastriya Secondary School, Bhawanipur, Birgunj-18, Parsa, through the Bank’s Director, Mr. Shyam Sundar Rungta.

Likewise, the Late Navaraj Bahadur Singh Mahalaxmi Merit Student Scholarship was presented to Ms. Gunjan Sunar, a Grade 9 student of Shree Sharda Secondary School, Dhangadhi, Kailali, through the Bank’s Director, Mr. Sagar Malla.



The Late Ashok Shrestha Mahalaxmi Merit Student Scholarship was awarded to Ms. Sumina Lamichhane, a Grade 9 student of Shree Amar Secondary School, Hetauda, Makwanpur, through the Bank’s Bagmati Province Head.

Similarly, the Late Sitaram Prasai Mahalaxmi Merit Student Scholarship was presented to Ms. Muskan Khatun, a student of Shree Sitaram Community English School, Mechinagar-14, Jhapa.

Mahalaxmi Bikas Bank Recertified with ISO 9001:2015

Mahalaxmi Bikas Bank was recertified with the internationally recognized ISO 9001:2015 certification.

The Bank had initially received the certification effective from 32 Shrawan 2081 (16 August 2024) for maintaining a Quality Management System capable of delivering services in accordance with international quality standards.



Following the completion of its first surveillance audit conducted in Bhadra 2082, the Bank was recertified.

The Bank received the certification under the scope of "Provision of Development Banking Activities." Mahalaxmi Bikas Bank had also become one of the leading development banks in Nepal to receive such certification.

Organization were eligible to receive the ISO 9001:2015 certification only after demonstrating a strong quality management system aligned with international standards, the ability to provide excellent services, a commitment to ensuring customer satisfaction, and continuous improvement in their operational processes. For the certification, the Bank's policies, rules, procedures, documentation practices and overall management system were thoroughly assessed and audited.

Mahalaxmi Bikas Bank Collaborated with Daraz Nepal for the 11.11 Campaign

Mahalaxmi Bikas Bank and Daraz Nepal collaborated for the 11.11 Campaign to provide special offers and benefits to customers.

The collaboration formed part of the Bank's strategy to further expand the digital banking services it had been providing to its customers through the globally celebrated 11.11 Campaign.

Under the collaboration, Mahalaxmi Bikas Bank debit and credit cardholders were eligible to receive special discounts on purchases made through Daraz Nepal from 25 Kartik 2082 to 5 Mangsir 2082. Customers received a discount of 15 percent or up to NPR 1,500 when making payments through debit cards. Similarly, customers received a discount of 20 percent or up to NPR 2,000 when making payments through credit cards. To avail themselves of the discount, customers were required to collect the applicable voucher through Daraz. Discounts were provided on a first-come, first-served basis throughout the campaign period.

The Bank believed that the collaboration would help strengthen its digital engagement with customers, facilitate secure payment transactions and enhance customer satisfaction through digital innovation.



Prize Distribution Ceremony of “Mahalaxmi Bikas Bank BizzChitra Photography Competition – Season 3” Successfully Concluded



The prize distribution ceremony of the “Mahalaxmi Bikas Bank BizzChitra Photography Competition – Season 3” was successfully held on 1 Falgun 2082.

Mahalaxmi Bikas Bank has been organizing the BizzChitra Photography Competition on the occasion of World Photography Day. This year, the Bank successfully completed the third season of the competition.

Photographs were collected from 11 Bhadra 2082 to 31 Ashwin 2082. As per the competition guidelines, participants were required to submit photographs reflecting local small and medium-sized businesses. A wide range of photographs was received from photographers across the country.

All photographs submitted to the competition portrayed excellence and conveyed positive messages through businesses operating at the local level. A three-member jury panel selected

the top 15 photographs for the final evaluation.

During the prize distribution ceremony held in Kathmandu, awards were presented to the photographers securing first, second and third positions, as well as the winner of the Public Choice Award.

In the competition, Suyog Kunwar secured first place, Paras Bajracharya secured second place, and Devananda Pokharel secured third place. The winners received certificates along with cash prizes of NPR 25,000, NPR 20,000 and NPR 15,000, respectively.

Similarly, Sharman Raj Bhandari received the highest number of votes and won the Public Choice Award. He received a certificate along with a cash prize of NPR 10,000.

The Bank also presented certificates of recognition to the photographers whose works were selected among the top 15 photographs.

Mahalaxmi Bikas Bank Introduced Nawa Udyam Loan for Nepalis Returning from Foreign Employment

Mahalaxmi Bikas Bank introduced the Nawa Udyam Loan at an attractive interest rate with the objective of supporting individuals returning from foreign employment.

The loan was introduced for individuals who had returned from foreign employment with the necessary skills, experience and some savings to operate a business but were unable to pursue their desired ventures due to insufficient investment capital. The facility aimed to promote entrepreneurship by supporting businesses in sectors such as agriculture, trade, services and production. The loan is available at a competitive interest rate. Under this facility, loans ranging from NPR 1 million to NPR 10 million are available. The repayment period ranges from a minimum of 2 years to a maximum of 15 years.

The Bank believed that the facility would help returning Nepali youths become self-reliant, create employment opportunities within the country, promote entrepreneurship, ensure the productive use of remittance income and contribute to Nepal's overall economic development.

Individuals residing in Nepal were also able to access similar financing facilities under various loan categories to establish or expand small and medium-sized enterprises and businesses.

Cashback Offer on Mobile Top-Ups through the "Mahalaxmi Smart Saathi" Mobile Banking App

In line with its policy of providing modern, secure and convenient banking services to customers, Mahalaxmi Bikas Bank introduced a cashback offer valid from 21 Mangsir 2082 to 21 Poush 2082.

Under the offer, customers who made their first mobile top-up of at least NPR 100 through the Bank's "Mahalaxmi Smart Saathi" mobile banking app received cashback equivalent to 25 percent of the top-up amount or up to NPR 200. The offer was applicable only to Nepal Telecom and Ncell mobile top-ups. The cashback offer remained valid only from 21 Mangsir 2082 to 21 Poush 2082. The Bank believed that the initiative would support the expansion of its digital banking services, encourage customers to make mobile top-ups through the mobile banking app and enhance customer satisfaction.

Mahalaxmi Bikas Bank, which had maintained a leading position among Nepal's development banks in digital innovation, continued to take the lead in introducing such customer-focused digital services.



Mahalaxmi Bikas Bank Introduced Cross-Border QR Payment Service in Collaboration with UnionPay International

Mahalaxmi Bikas Bank, which has been providing modern, secure and convenient banking services to its customers, introduced a facility that enabled UnionPay wallet users to make QR-based payments in Nepal through the Bank's Fonepay QR merchant network.

The service was implemented through Fonepay in collaboration with UnionPay International. Following the introduction of the facility, UnionPay digital wallet users are able to make payments by scanning QR codes at Mahalaxmi Bikas Bank's QR merchants across Nepal. The facility particularly benefit tourists visiting Nepal from China and other countries and reduce the need to carry cash while travelling. Established in 2002, UnionPay is one of the world's largest payment service providers, with more than 9.6 billion cards issued and acceptance across over 180 countries and regions.

The Bank believe that the introduction of the service would further strengthen Nepal's existing QR payment infrastructure. It also reaffirmed its commitment to making digital innovation more secure, efficient and inclusive.



As part of the Bank's plan to celebrate the year 2083 as the Digital Promotion Year, it also announced a special campaign for active users of the "Mahalaxmi Smart Saathi" mobile banking app. Under the campaign, users who completed at least one successful transaction through the mobile banking platform during the first week of Baisakh were eligible to participate in a lucky draw, through which three users received attractive travel packages.

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Experience seamless Digital Banking Solutions, and more, while enjoying your favourite sip of **coffee**

@ Mahalaxmi Digital Hub, Gyaneshwor

Mahalaxmi Bikas Bank Introduced Revised Loan Against Bullion on the Occasion of the English New Year

On the occasion of the English New Year 2026, Mahalaxmi Bikas Bank extended its New Year greetings and introduced a revised Loan Against Bullion facility with attractive features.

The facility was introduced in view of the growing interest in gold and silver in the Nepali market and their increasing use not only for personal needs but also as investment assets. Under the revised facility, customers were able to obtain loans against pledged gold and silver at competitive interest rates. The Bank offered the service with a commitment to providing lower interest rates, a streamlined processing system and secure financial management.

The Bank also provides financing for the purchase of gold and silver from authorized dealers. Under the scheme, customers are eligible to obtain loans of up to NPR 5 million. To provide customers with more convenient, prompt and reliable services, the facility is initially made available through the New Road, Kathmandu; New Road, Pokhara; Maharajgunj; Hetauda; and Bhairahawa branches. However, applications for the Loan Against Bullion facility could be submitted through any branch office of the Bank.

The Bank believes that the facility would further support customers in managing their financial needs. The bank will continue introducing innovative and customer-focused services during various occasions and festive periods in the future.

MAHALAXMI BIKAS BANK LTD.
सबल बैंक, सफल सहकार्य

LAUNCHING MAHALAXMI
"FIRST WEEK DIGITAL TRANSACTIONS OF THE YEAR 2083"
CAMPAIGN
BAISAKHI 1st - 7th 2083

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MAHALAXMI
First Week Digital Transactions of the YEAR 2083
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Digital Version of "Mahalaxmi Calendar 2083" Launched

Mahalaxmi Bikas Bank launched the digital version of "Mahalaxmi Calendar 2083" during a program held at the Bank's Central Office in Durbar marg.

The digital version was introduced with the objective of integrating the traditionally published calendar with modern technology. The digital calendar included important festivals,

dates, public holidays, auspicious timings, and corresponding dates in Bikram Sambat, Nepal Sambat and the Gregorian calendar.

The Bank believes that the new digital version would be more convenient and useful for users while also contributing to the preservation and continuity of Nepali culture.

Mahalaxmi Bikas Bank Introduced Credit Card Facility for Purchasing Tour Packages Ahead of the Festive Season

Mahalaxmi Bikas Bank, which had been providing modern, secure and convenient banking services to its customers, introduced a facility that allowed customers to purchase tour and travel packages safely and conveniently using the Bank's credit cards. The facility was introduced in view of the growing trend among Nepali customers to travel to various domestic and international destinations during the festive season.

Under this initiative, the Bank entered into business agreements with reputable travel agencies. In the initial phase, customers were able to avail themselves of the facility through Guru Travels Limited, Durbar Marg, and Resent and Rhythm Tours and Travels, Uttardhoka, Kathmandu. Under the agreements, Mahalaxmi Bikas Bank credit cardholders are able to purchase various tour packages from the participating travel agencies using their credit cards.



Customers are also able to convert the cost of the purchased tour packages into flexible monthly instalments for a period ranging from 6 to 12 months. Upon submission of the tour package invoice, Mahalaxmi Bikas Bank converts the transaction amount into monthly instalments. The Bank does not charge any EMI processing fee for converting such transactions into monthly instalments.

Special Discounts for Mahalaxmi Bikas Bank Customers at Arabica Coffee and Caffiophilia

As part of its continued efforts to provide additional benefits to its customers, Mahalaxmi Bikas Bank Limited entered into agreements with Arabica Coffee and Caffiophilia Coffee, Bhaishapati, to offer special discounts to coffee enthusiasts.

The collaboration formed part of the Bank's initiative to work with business establishments in sectors such as healthcare, restaurants and

hospitality to provide value-added services to its customers. Under the agreement, customers using Mahalaxmi Bikas Bank's debit cards, credit cards or mobile banking services are eligible to receive discounts of up to 15 percent at various Arabica Coffee outlets located in Durbar Marg, Boudha, Baneshwor, Radhe Radhe Bhaktapur, UN Park Lalitpur, Manbhawan, Kalimati, Budhanilkantha and Bhaishapati, Lalitpur.

Customers are entitled to a 10 percent discount on coffee and other hot beverages and up to a 15 percent discount on Italian food items. Similarly, customers using the Bank's debit cards, credit cards or mobile banking services were eligible to receive a discount of up to 10 percent on services offered by Caffiophilia, Bhaishapati, excluding bakery items.



Special Discounts for Mahalaxmi Bikas Bank Customers at Radisson Airport Lounge

Mahalaxmi Bikas Bank Limited, which had been continuously providing quality financial services to customers across Nepal, entered into an agreement with Radisson Hotel Kathmandu, Lazimpat, to provide special discounts at the Radisson Airport Lounge located at Tribhuvan International Airport.

The agreement was introduced as part of the Bank's continued collaboration with organizations operating in sectors such as healthcare, restaurants and hospitality. It was particularly aimed at customers travelling abroad during the festive season and at other times.

Under the agreement, customers using Mahalaxmi Bikas Bank's debit cards, credit cards or mobile banking services are eligible to receive special discounts on the Radisson Airport Lounge service at Tribhuvan International Airport and various other services offered by the hotel.

The available discounts are as follows:

S.N.	Service	Discount
1	Radisson Airport Lounge service at Tribhuvan International Airport	15%
2	Food and beverages, including Izakaya Hokkaido Hotel	20%
3	Pastry purchases	15%
4	Tranquility Spa services	15%
5	Radisson Fitness Centre (Gym)	20%

The Bank believed that the collaboration would directly benefit customers using its debit cards, credit cards and mobile banking services.

GET UP TO 20% DISCOUNT

FOR ALL MAHALAXMI DEBIT / CREDIT CARD HOLDERS AND MOBILE BANKING USERS.

- TIA AIRPORT LOUNGE AND RESTURANT 15%
- PASTRY SHOP 15%
- RAD FITNESS CENTRE (GYM) 20%
- TRANQUILITY SPA 15%
- FOOD AND BEVERAGE INCLUDING IZAKAYA HOKKAIDO AT RADISSON 20%

RADISSON HOTEL & RESIDENCES KATHMANDU LAZIMPAT, KATHMANDU

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Mahalaxmi Bikas Bank Limited Honored Outstanding Small and Medium Entrepreneurs

As part of its month-long anniversary celebrations marking its entry into the 32nd year of operation, Mahalaxmi Bikas Bank Limited honored outstanding small and medium entrepreneurs through various programs organized by its branch offices across the country.

The Bank recognized small and medium entrepreneurs who had utilized credit facilities from Mahalaxmi Bikas Bank during the fiscal year 2082/83 and made notable contributions to agriculture, production, and women's empowerment through their entrepreneurial activities.

The program was organized with the objective of expanding financial access for small and medium entrepreneurs across the country and bringing them into the mainstream of economic development, social progress, and gender equality. A total of 10 outstanding small and medium entrepreneurs were selected from across the country.



Most of the selected businesses were engaged in agriculture, livestock, and poultry farming. The recognition programs were conducted at the respective business locations in the presence of the Bank's employees. The Bank believes that this initiative will further promote entrepreneurship and help bring entrepreneurs who remain outside the formal financial system into the mainstream of banking services.

Mahalaxmi Bikas Bank Supported the Repair and Maintenance of the Police Circle Durbarmarg Office Building

Mahalaxmi Bikas Bank provided financial support for the reconstruction, repair and maintenance of the office building of Police Circle Durbarmarg, Kathmandu, which had been damaged by fire and vandalism during the recent protests in the country.

As the damage had created difficulties in carrying out essential administrative functions at the police office, the Bank extended financial assistance for the immediate repair and maintenance of the building, including necessary civil works.



The Bank believes that the support would contribute to the timely completion of the ongoing reconstruction and maintenance work at Police Circle Durbarmarg and serve as a meaningful contribution towards restoring the office.

Mahalaxmi Bikas Bank Conducted Nationwide Financial Literacy and Awareness Programs during Global Money Week 2026

Mahalaxmi Bikas Bank conducted various financial literacy, rally and awareness programs across the country on the occasion of Global Money Week 2026, which was observed from 2 Chaitra 2082 to 8 Chaitra 2082.

During the week-long campaign, the Bank identified various target groups that remained outside formal financial access and organized financial literacy and awareness programs through its branch offices and provincial offices across Nepal.

Under the campaign, the Bank's branch and provincial offices in Durbarmarg, Hetauda, Itahari, Bhairahawa, Bijayapur Pokhara, Birgunj, Dhangadhi, Suryapura, Dadeldhura, Lahan, Biratnagar, Mangalsen, Chipledhunga and other locations conducted financial literacy programs for students and young people. The programs focused on enhancing financial knowledge, skills and responsible financial behaviour.

The programs were organized nationwide under the central theme "Smart Money Talks" and recorded the participation of more than 1,000 individuals. Participants received information on savings, loans, investments, clean currency notes, digital financial services, remittances, grievance handling, financial service providers, the securities market, risk management, insurance, financial fraud and financial discipline.

The Bank also actively participated in awareness rallies and financial literacy programs organized



by Nepal Rastra Bank and other institutions. On the occasion of Global Money Week 2026, the Bank's Nepalgunj Branch distributed various educational materials to students of Shree Yuddha Sanskrit Secondary School in Nepalgunj, Banke.

The Bank also shared various financial awareness messages and video materials through its official social media platforms. The Bank believes that these activities contributed to raising awareness among adolescents and young people about the importance of financial education.

Mahalaxmi Bikas Bank Conducted “Mahalaxmi Magh Mahotsav” as a Digital Promotion Month

Mahalaxmi Bikas Bank conducted “Mahalaxmi Magh Mahotsav” as a digital promotion month with the objective of promoting digital transactions, enhancing customer convenience, and encouraging secure and cashless banking services.

Introducing Mahalaxmi Magh Mahotsav

The campaign was introduced following the Bank’s decision to observe the month of Magh every year as a digital transaction promotion month. As digital transactions accounted for more than 80 percent of the Bank’s average daily transaction volume, the Bank introduced various attractive facilities to further encourage the use of digital banking services.

Among the facilities, customers who opened fixed deposit accounts through the “Mahalaxmi Smart Saathi” mobile banking app received an additional interest rate of 0.25 percent above the prevailing interest rate offered on individual fixed deposits. Interest on such fixed deposit accounts was provided in accordance with Nepal Rastra Bank’s regulations on interest rate determination.

To make “Mahalaxmi Magh Mahotsav” more attractive, the Bank provided a 100 percent waiver on issuance and annual fees for virtual and regular credit cards. It also offered a 100 percent waiver on debit card issuance fees and mobile banking registration fees.

Customers who paid pharmacy bills through the mobile banking app received cashback of 20 percent of the bill amount or up to NPR 200. In addition, no registration fee was charged for the Bank’s “Koili” audio notification service, which informed merchants whether a payment had been successfully received. The campaign remained applicable only during the month of Magh 2082.

The Bank believes that the campaign contributed to expanding access to banking services, strengthening digital service delivery, and reducing the need for customers to visit branch offices physically. It also believed that the campaign supported the promotion of digital transactions amid the continued reduction in cash transaction limits.

Introducing Mahalaxmi Magh Mahotsav "Digital Month"

- VIRTUAL CREDIT CARD:** 100% off on joining & annual fees
- PHYSICAL CREDIT CARD:** 100% off on joining & annual fees
- DEBIT CARD:** 100% off on issuance fees
- KOILI INSTANT AUDIO PAYMENT NOTIFICATION SOLUTION:** Free of charge for new implementations during the campaign.
- MOBILE BANKING:** 100% off on registration & card issuance fees
- PHARMACY BILL PAYMENT:** Cashback up to 20% or up to NPR 200.

Special offer on Fixed Deposit (Personal)
Additional 0.25% interest
Via Smart Sathi App

*Valid for the month of Magh 2082 only

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Mahalaxmi Bikas Bank Conducted Various Corporate Social Responsibility Programs

In line with its policy of conducting corporate social responsibility programs in areas such as financial literacy, education, health, disaster management, environmental conservation, cultural promotion, infrastructure construction and improvement, sustainable development goals, humanitarian service, Mahalaxmi Bikas Bank completed various initiatives under its Corporate Social Responsibility program.



» Financial Support to Jestha Nagarik Chautari

Mahalaxmi Bikas Bank provided financial support to Jestha Nagarik Chautari, Thecho, Lalitpur, to conduct a health camp offering comprehensive health check-ups for senior citizens of Humla District in Sudurpashchim Province. The support also covered a workshop on the prevention of non-communicable diseases.

» Financial Support to the Integrated Community Development and Research Centre, Simkot, Humla

The Bank provided financial support to the Integrated Community Development and Research Centre, Simkot, Humla, to distribute food supplies to underprivileged

families living in Ward No. 1 of Adanchuli Rural Municipality, located approximately 44 kms southeast of Simkot. The beneficiaries included members of the Dalit community who depended on traditional occupations for their livelihoods, orphaned children, single women and single men.

» Financial Support for Toilet Construction

Mahalaxmi Bikas Bank provided financial support to the Rotary Club of Kathmandu Metro for the construction of a modern toilet facility at Bhukriti Secondary School, Baglung. The initiative was undertaken to provide female students with safe and convenient sanitation facilities. Under its Corporate Social Responsibility program, the Bank also extended financial support through various Rotary Clubs for the construction of modern toilet facilities at the following schools:

- Shree Prithvi Secondary School, Damak-7, Jhapa
- Shree Araniko Secondary School, Mechinagar-7, Jhapa
- Shree Salyan Sakur Secondary School, Burtibang, Bareng Rural Municipality-4, Baglung
- Shree Ganesh Surya Basic School, Malakot, Likhu Rural Municipality-3, Nuwakot
- Shree Navadurga Basic School, Gaidakot-1, Chitwan
- Shree Bansagopal Basic School, Hetauda, Makwanpur.

» Financial Support for the purchase of Medical Equipment at Bhaktapur Cancer Hospital

With the objective of supporting infrastructure development in government hospitals, Mahalaxmi Bikas Bank provided financial assistance to the Ramesh Gupta

Memorial Trust for the purchase of necessary equipment to establish an intensive care unit for the treatment of children with cancer at Bhaktapur Cancer Hospital.

» **Financial Support for a Comprehensive Health Camp**

Mahalaxmi Bikas Bank provided financial support to conduct a comprehensive health camp in collaboration with the Lions Club of Kathmandu Guras. The health camp included screening for breast cancer, cervical cancer and colon cancer, as well as diabetes and thyroid testing, general health check-ups and dental examinations. The Bank believed that the initiative supported the early detection of diseases and contributed to improving the health conditions of beneficiaries.

» **Distribution of Warm Clothes to Underprivileged Students**

Mahalaxmi Bikas Bank distributed warm clothes to 180 underprivileged students studying from the Early Childhood Development level to Grade 8 at Shree Balkumari Basic School, Sainbu, Bhanjyang, Lalitpur Metropolitan City-18. The clothes were distributed after it was observed that several students from economically disadvantaged families did not have sweaters as part of their school uniforms, which had affected their regular attendance and learning during the winter season.

» **Distribution of Sewing Machines for Income Generation**

With the objective of preserving, modernizing and promoting traditional occupational skills, professions and craftsmanship while supporting capacity development and income generation, sewing machines and equipment for traditional ironwork were distributed to individuals from Wards 1 to 6 of Adanchuli Rural Municipality, Humla. The distribution was carried out in collaboration with Dalit Empowerment Centre Nepal. The

Bank believed that the initiative supported livelihood generation among people living in rural areas.

» **Scholarships for Students from Karnali Province**

Mahalaxmi Bikas Bank provided scholarship funds to poor and academically talented students from the ten districts of Karnali Province. The scholarships were provided to students who had passed the Secondary Education Examination from government schools and wished to pursue Grade 11 and 12 studies or diploma-level technical and vocational education under the Council for Technical Education and Vocational Training in the Kathmandu Valley but faced financial difficulties. The scholarship distribution program was organized at the Bank's Central Office in coordination with the Karnali Province Tourism and Cultural Conservation Centre, Kalikot. The Bank believed that the initiative helped students continue their higher education despite financial constraints.

» **Distribution of Educational Materials**

Mahalaxmi Bikas Bank provided financial support for the distribution of educational materials to students studying at Shree Bhairav Ashrit Secondary School, Gandaki Rural Municipality-3, Gorkha, in collaboration with Moonlight Society Nepal. The Bank believed that the support contributed to the students' regular learning activities.

» **Handover of Computers and Office Furniture to Police Circle Satdobato**

Considering the damage sustained by Police Circle Satdobato during the Gen-Z movement held on 23 and 24 Bhadra 2082 and the resulting difficulty in conducting daily administrative activities, the Bank's Satdobato Branch handed over five computer sets and three tables to the police office. The Bank believed that the support

helped facilitate the regular administrative operations of Police Circle Satdobato.

» **Financial Support for Construction of a School Playground**

Through its Bhairahawa Branch, Mahalaxmi Bikas Bank provided financial support for the construction of a playground at Shree Bhanu Secondary School, Bhanupath, Siddharthanagar-9, Rupandehi. The Bank supported construction work that included placing base materials, rolling the ground and developing an appropriate drainage system.

» **Support for Cancer Awareness, Early Detection, Prevention and Treatment**

On the occasion of World Cancer Day, observed on February 4, Mahalaxmi Bikas Bank provided financial support to a program organized by Jump Indoor Trampoline Park. The program aimed to raise public awareness regarding the early detection, prevention and treatment of cancer. The funds collected through the program were handed over to the cancer ward of Kanti Children's Hospital. The program also included health-related guidance and interactive sessions among medical professionals and cancer survivors. The Bank believed that the initiative supported early disease detection and improvement in public health.

» **Distribution of Educational Materials during Global Money Week 2026**

Under its Corporate Social Responsibility program and on the occasion of Global Money Week 2026, Mahalaxmi Bikas Bank's Nepalgunj Branch distributed educational materials to students of Shree Yuddha Sanskrit Secondary School, Nepalgunj Sub-Metropolitan City-10, Banke, on 8 Chaitra 2082. The materials were distributed with the objective of supporting the learning activities of poor and academically talented students.

» **Financial Support to Promote Responsible Financial Awareness among Youth**

Under its Corporate Social Responsibility program, Mahalaxmi Bikas Bank provided financial support to the Seventh Nepal Economics Olympiad. The support aimed to promote responsible financial awareness, practical economic knowledge and financial literacy among young people and contribute to educational and knowledge-based social development. The Bank believed that the initiative helped young people develop the ability to make appropriate financial decisions.

» **Handover of Road Furniture with Traffic Signs**

Mahalaxmi Bikas Bank handed over road furniture displaying various traffic signs in collaboration with Traffic Police Circle Maharajgunj, Kathmandu. The initiative aimed to reduce road accidents, support traffic management and address problems related to the disorderly parking of vehicles on roads, footpaths and other public areas. The Bank believed that the support contributed to reducing traffic accidents.

» **Distribution of 80 School Bags to Poor and Talented Students**



Through its Belauri Branch, Mahalaxmi Bikas Bank distributed 80 school bags to poor and academically talented students of Shree Krishna Basic School, Ramnagar, Shuklaphanta Municipality-1, Kanchanpur.

The school bags were distributed during a program held on 12 Ashadh 2083 with the objective of making it easier for students to continue their studies.

» **Laptop Support to Enhance Technology-Based Education**



Through its Simara Branch, Mahalaxmi Bikas Bank provided one laptop to Simara College, located in Jeetpur Simara Sub-Metropolitan City-2, Simara, Bara. The support was provided to contribute to the further development of the institution's educational activities and make teaching and learning more technology-friendly. The Bank provided the support with the objective of ensuring that a lack of financial resources did not prevent students from accessing quality education.

» **Financial Support for Health and Sports Materials for an Adolescent-Friendly Information Centre**

Through its Bajhang Branch, Mahalaxmi Bikas Bank provided financial support to the adolescent-friendly information centre of Shikshodaya Secondary School,



Kedarsyu-4, Bagthala, Bajhang. The support was provided for the purchase of essential materials, including thermometers, blood pressure sets, first-aid boxes, stretchers and various health and sports materials.

» **Handover of Dustbins to Shree Bhairavnath Temple**



Mahalaxmi Bikas Bank handed over ten dustbins to Shree Bhairavnath Temple, located in Ribdikot Rural Municipality-4, Palpa. The temple is regarded as one of Nepal's major Shakti Peeths. The dustbins were provided to support the effective management of waste within the temple premises.

» **Financial Support for an RO Drinking Water Facility**

Through its Hetauda Branch, Mahalaxmi Bikas Bank provided financial support for the construction of a drinking water facility equipped with a reverse osmosis system at Shree Rastriya Secondary School, Sanutar, Bhimphedi-1, Makwanpur. The assistance was provided in line with the principle that clean water is the foundation of a healthy life and with the objective of expanding access to quality drinking water.

» **Financial Support for distribution of white digital board**

Under its Corporate Social Responsibility program, the Bank also provided a white digital board to Shree Nepal Rastriya Primary School, Chandrapur-10, Rautahat.

HR Highlight for the FY. 2082/83:

New Appointment & Promotion

A. NEW APPOINTMENT SUMMARY

The Human Resource Department continues to strengthen the Bank's organizational capability through strategic talent acquisition and effective workforce planning. Talent acquisition has evolved into a more strategic and technology-driven function, emphasizing employer branding, enhanced candidate experience, and data-driven decision-making to attract and retain high-quality talent.

During **FY 2082/83**, the Bank recruited a total of **63 employees**, comprising **57 Fresh Talent** and **6 employees through Lateral Hiring**. Fresh Talent Acquisition accounted for the majority of recruitment, representing 90.5% of total recruitment, while **Lateral Hiring contributed 9.5%**.

In terms of gender composition, **37 male and 26 female employees** were recruited during the fiscal year, representing approximately **58.7% male and 41.3% female** participation. The overall recruitment demonstrates the Bank's continued focus on **bringing fresh talent into the organization while strategically strengthening its workforce through experienced lateral hires**, with a balanced approach toward gender representation.

Gender Distribution of Recruited Staff members for the FY. 2082/83.

S. N.	Category	Male	Female	Total Count
1	Fresh Talent Acquisition	32	25	57
2	Lateral Hiring	5	1	6
	Total	37	26	63

B. STAFF PROMOTION SUMMARY (EFFECTIVE FROM 1ST FALGUN 2082)

The Bank has promoted **244 staff members** effective from **1st Falgun 2082**, recognizing merit-based performance and supporting employee retention. The Bank highly values its human capital and remains committed to recognizing, appreciating, and rewarding employees based on their performance and contribution to organizational success.

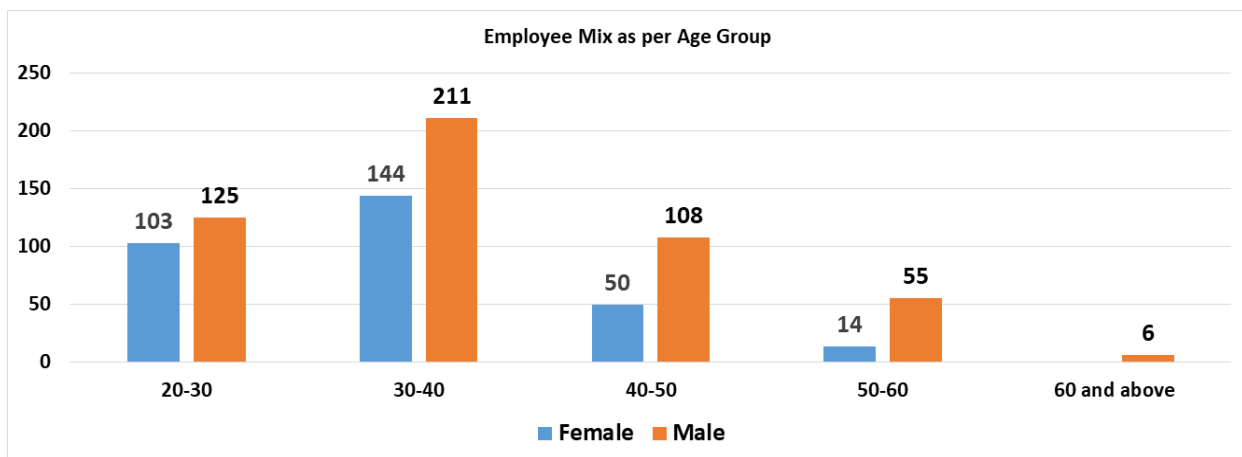
The promotion of 244 employees reflects the Bank's strong belief that its human capital are most valuable asset. As an organization that values human capital, the Bank is committed to fostering a culture of meritocracy by recognizing and appreciating employees who demonstrate outstanding performance, dedication, and commitment. These promotions not only acknowledge individual achievements but also reinforce the Bank's continued focus on employee growth, engagement, and retention.

Promotion designation-wise Summary

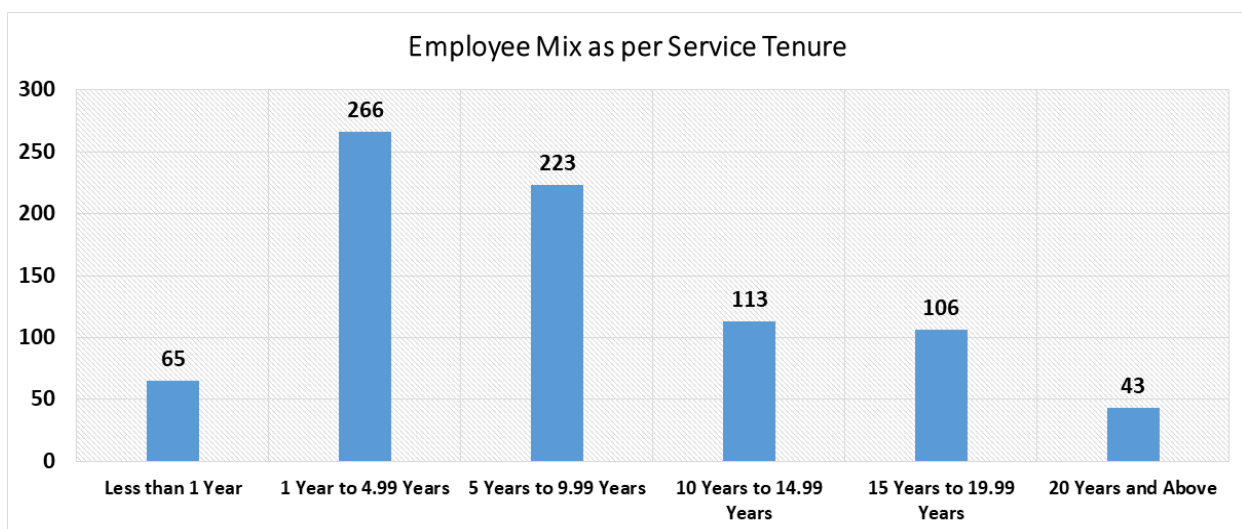
S.N.	Promotion designation	Number of Employees
1	Junior Assistant → Assistant	107
2	Assistant → Senior Assistant	80
3	Senior Assistant → Supervisor	24
4	Supervisor → Junior Officer	16
5	Junior Officer → Officer	10
6	Officer → Senior Officer	7
Total	Promoted Employees	244

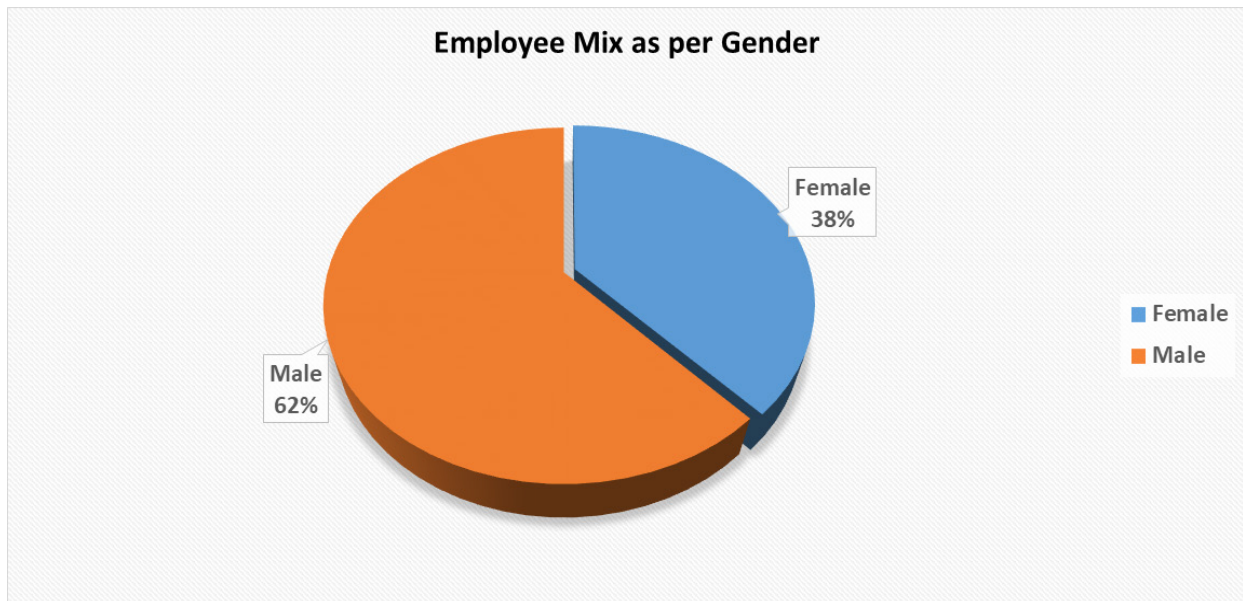
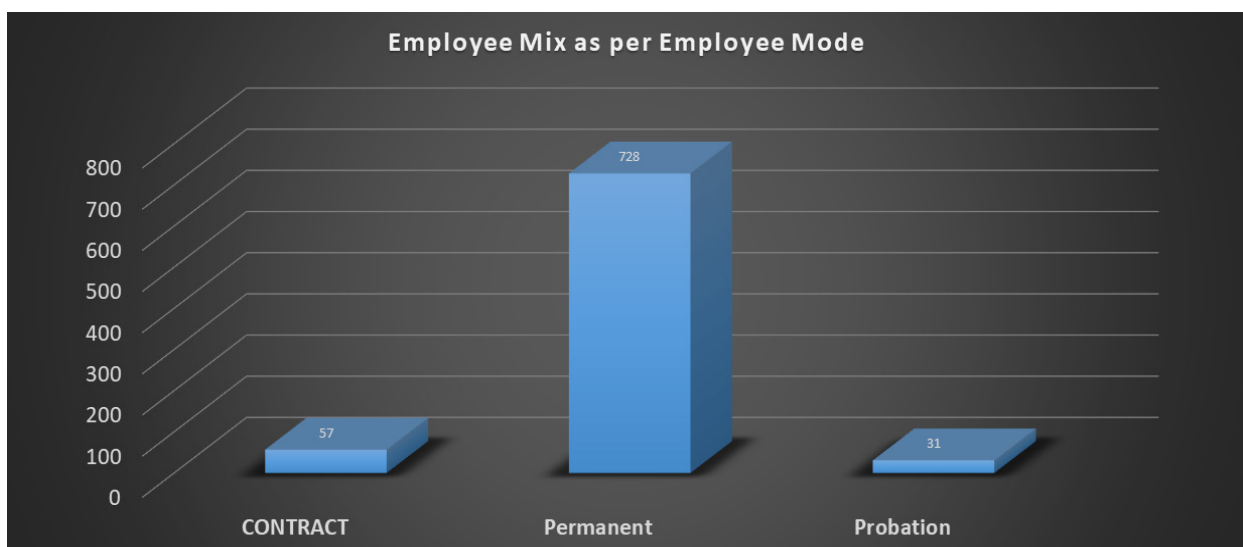
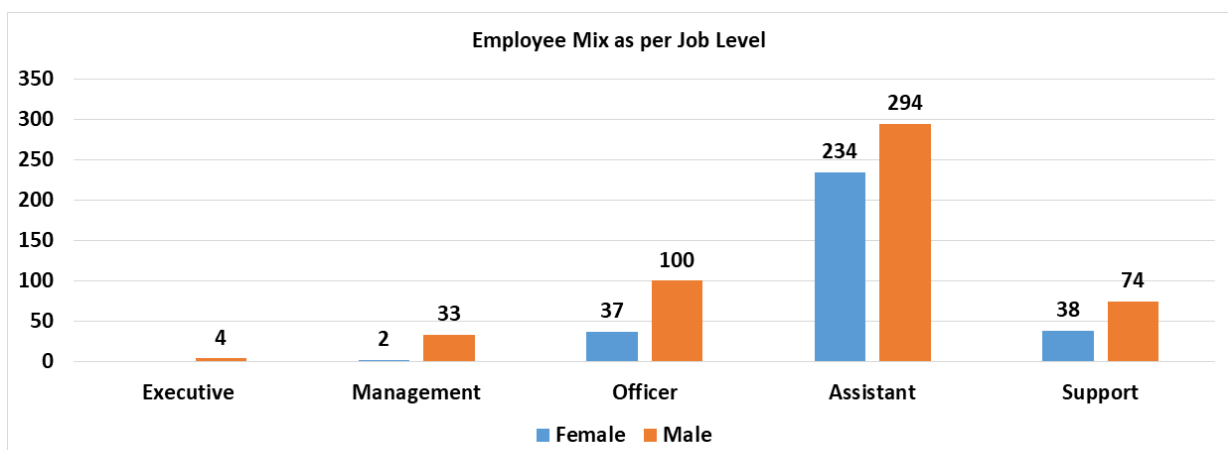
Workforce statistics

A. EMPLOYEE MIX AS PER AGE GROUP



B. EMPLOYEE MIX AS PER SERVICE TENURE



C. EMPLOYEE MIX AS PER GENDER**D. EMPLOYEE MIX AS PER EMPLOYEE MODE****E. EMPLOYEE MIX AS PER JOB LEVEL**



महालक्ष्मी विकास बैंक लि.
Mahalaxmi Bikas Bank Ltd.

सबल बैंक, सफल सहकार्य



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Building a Future-Ready Workforce: Mahalaxmi Bikas Bank's Learning & Development Journey in FY 2082/83

In today's rapidly evolving banking landscape, sustainable success is no longer determined solely by financial performance—it is equally measured by an institution's ability to continuously develop its people. At Mahalaxmi Bikas Bank, Learning and Development (L&D) is not viewed as a periodic training function but as a strategic investment that strengthens organizational capability, enhances employee competence, and prepares the Bank for future challenges.

During Fiscal Year 2082/83, the Bank achieved a significant milestone in its journey of building a high-performing workforce by implementing one of its most comprehensive learning initiatives to date. Through a carefully designed blend of customized interventions, in-house knowledge-sharing sessions, open-call professional programs, and international learning opportunities, the Bank successfully empowered employees across all levels with knowledge, skills, and practical exposure necessary for the dynamic banking environment.

» A Remarkable Year of Learning

The Learning and Development Unit successfully conducted and facilitated 101 professional development programs during the fiscal year. These programs were strategically designed to address technical competencies, regulatory requirements, leadership capabilities, behavioral excellence, customer service, digital transformation, risk management, compliance, operational efficiency, and future leadership development.

The learning portfolio comprised:

- 18 Customized Training Programs
- 71 Open Call Programs
- 12 In-House Training Programs

This balanced approach enabled the Bank to cater to diverse learning requirements while ensuring cost effectiveness and maximum organizational impact. Customized programs addressed institution-specific challenges and strategic priorities, open-call programs provided exposure to industry best practices and specialized expertise, while in-house sessions encouraged internal knowledge sharing and collaborative learning. Rather than adopting a one-size-fits-all approach, each program was carefully selected and aligned with organizational priorities, departmental requirements, employee competency gaps, and future business objectives.

» Reaching Employees across the Organization

One of the most encouraging achievements during FY 2082/83 was the extensive employee participation in learning initiatives. Throughout the fiscal year, 1,130 employees participated in various domestic learning and development programs. Considering the varying nature, relevance, and target audience of each program, employees from different departments, branches, province offices, and functional levels were provided opportunities to enhance their professional competencies.

Including international learning initiatives, the Bank successfully recorded participation of 1,160 delegates in learning programs during the fiscal year. This remarkable participation reflects the Bank's strong commitment towards creating a culture where continuous learning is encouraged, knowledge is shared, and professional excellence becomes an organizational habit rather than an occasional activity. The increasing participation also demonstrates the growing

enthusiasm of employees to upgrade their skills and contribute more effectively towards the Bank's strategic goals.

» **International Exposure: Learning Beyond Borders**

Recognizing that global exposure plays a critical role in developing future-ready banking professionals, Mahalaxmi Bikas Bank continued investing in international learning opportunities.

During FY 2082/83, the Bank nominated participation in 7 international learning programs, providing valuable exposure to employees in neighboring and regional financial markets.

The international participation included:

- India – 24 delegates
- Sri Lanka – 5 delegates
- Thailand – 1 delegate

Altogether, 30 delegates received international exposure through professional learning initiatives.

These international programs covered emerging banking practices, leadership development, customer experience, digital transformation, operational excellence, risk management, and contemporary financial sector developments. Participants not only gained technical knowledge but also developed broader perspectives by interacting with international experts and professionals from diverse banking institutions. Such exposure enables employees to benchmark global best practices and adapt innovative ideas within the Bank's own operational environment.

» **Performance-Based International Learning Initiative**

Among the most notable achievements of the fiscal year was the successful implementation of a performance-based international learning initiative. As part of

the Bank's commitment to recognizing excellence, 14 high-performing team members were nominated to participate in a customized international training program in India. The selection was made based on employees' outstanding performance during Fiscal Year 2081/82, making the initiative a meaningful recognition of dedication, professionalism, and exceptional contribution. This initiative reflected the Bank's philosophy that outstanding performance deserves meaningful opportunities for growth and development. By linking learning opportunities with performance, the Bank further strengthened its merit-based culture while inspiring employees to continuously pursue excellence.

The initiative also reinforced employee motivation by demonstrating that consistent performance and commitment are rewarded through valuable professional development opportunities beyond national boundaries.

» **Creating a Continuous Learning Culture**

Learning is most impactful when it becomes an integral part of organizational culture rather than a standalone event. Throughout FY 2082/83, the Bank continued promoting continuous learning through multiple platforms, encouraging employees to learn, share experiences, collaborate, and grow together. A notable example of this commitment is the continued success of the Mahalaxmi Toastmasters Club, established as an international learning platform within the Bank. The club has emerged as a vibrant center for personal and professional development, enabling employees to strengthen communication, presentation, public speaking, leadership, critical thinking, networking, and interpersonal skills.

Regular Toastmasters sessions have provided employees with a supportive environment to practice leadership roles,

receive constructive feedback, and build confidence while interacting with colleagues across different departments and business functions. Beyond communication, the initiative has significantly contributed to employee engagement, cross-functional collaboration, and leadership development—qualities that are increasingly essential in today's competitive banking environment. The flourishing success of the Mahalaxmi Toastmasters Club reflects the Bank's belief that learning extends beyond classrooms and formal training programs.

» **Aligning with Regulatory Expectations**

Employee development is not only a strategic priority but also an important regulatory expectation within Nepal's banking sector. The Nepal Rastra Bank (NRB), through its directives, requires all Banks and Financial Institutions to allocate and expend a minimum of three percent (3%) of the total salary and allowance expenditure of the preceding fiscal year on employee training and professional development to enhance the knowledge, skills, and competencies of their workforce.

Mahalaxmi Bikas Bank has consistently demonstrated its commitment to this regulatory requirement by exceeding the minimum investment threshold prescribed by NRB.

More importantly, the Bank views this investment not as a compliance obligation but as a strategic necessity for building institutional capability, improving operational excellence, strengthening governance, enhancing customer service, and preparing employees for the future of banking. Every investment made in learning contributes directly to stronger risk management, improved productivity, better customer experience, enhanced compliance culture, and long-term organizational sustainability.

» **Investing in People, Strengthening the Institution**

The accomplishments of FY 2082/83 clearly demonstrate that Learning and Development has become a cornerstone of the Bank's strategic agenda. From customized technical programs to international exposure, from performance-based recognition to leadership development platforms, the Bank has embraced a holistic approach to employee development that balances organizational priorities with individual career growth.

As the banking industry continues to evolve through digital transformation, regulatory changes, technological advancements, and changing customer expectations, continuous learning will remain essential for sustaining competitiveness. Looking ahead, the Bank remains committed to further strengthening its learning ecosystem through innovative development initiatives, technology-enabled learning solutions, expanded leadership development programs, competency-based learning pathways, and enhanced knowledge-sharing platforms.

The achievements of FY 2082/83 reaffirm that the Bank's greatest asset is its people. By continuously investing in their growth, empowering them with knowledge, and recognizing excellence, Mahalaxmi Bikas Bank is building not only a highly competent workforce but also a resilient, agile, and future-ready institution capable of meeting the opportunities and challenges of tomorrow. The journey of learning continues—and with every program, every participant, and every new skill acquired, Mahalaxmi Bikas Bank moves one step closer to realizing its vision of becoming one of Nepal's most trusted, innovative, and people-centric financial institutions.

Celebrating Our Target Achievers

New Saving Account Target Acheivers (Fiscal Year 2082-83)

PAKADI	PRASAUNI	CHIPLEDHUNGA (PKR)	BETHARI	BIRGUNJ	MASURIYA
SHREEPUR (BRG)	NEWROAD (PKR)	BAUNIYA	GOLBAZAR	MAHENDRANAGAR	TULSIPUR
BANSGADHI	HETAUDA	MALANGWA	KALAIYA	PARASI	LAHAN
DHAKDHAI	THAMEL	RUPANI	MAHILWAR (LBN)	SURYA PURA	CHANDRANIGHAPUR
MAHARAJGUNJ	MARTADI-BAJURA	GHORAH-DANG	BHAIRAWA	MANAHARI	SATUNGAL
HAKIM-CHOWK	BARDIBAS	SANFEBAGAR	CHANDRAUTA	TANDI	PIPALLA
GONGABU					

Ancillary Business Target Acheivers : Debit Card (Fiscal Year 2082-83)

BARDIBAS	MAHARAJGUNJ	PAKADI	GHORAH-DANG
SATANGUL	KAMANE-HETAUDA	SURYAPURA	MAHENDRANAGAR
TOKHA	HETAUDA	BETHARI BRANCH	
GONGABU	SISUWA	TULSIPUR	

Ancillary Business Target Acheivers : Mobile Banking (Fiscal Year 2082-83)

MALANGWA	MAHARAJGUNJ	SISUWA	TULSIPUR
BARDIBAS	KAMANE-HETAUDA	PAKADI	BANSGADHI
SATANGUL	HETAUDA	SURYAPURA	GHORAH-DANG
GONGABU	MANAHARI	BETHARI BRANCH	DHANGADHI
MAHENDRANAGAR	MASURIYA	MARTADI-BAJURA	

Ancillary Business Target Acheivers : Merchant QR (Fiscal Year 2082-83)

BARDIBAS	JHAMSIKHEL	SURYAPURA	SURKHET
SATANGUL	HETAUDA	BETHARI BRANCH	MAHARAJGUNJ
GONGABU	SISUWA	TULSIPUR	PAKADI
RUKUM			

Ancillary Business Target Acheivers : DMAT (Fiscal Year 2082-83)

BIRTAMOD	LALBANDI	JANAKPUR	GONGABU	KOHALPUR	BANSGADHI
DAMAK	CHANDRANIGHAPUR	GOLBAZAR	MAHARAJGUNJ	CHAINPUR-BAJANG	MANGALSEN
DHARAN	SHREEPUR-BIRGUNJ	SUKEDHARA	NAYABAZAR	BELAURI	DHANGADHI
BIRGUNJ	DHALKEBAR	SATANGUL	JHAMSIKHEL	GHORAH-DANG	GOKULESWOR
KALAIYA	RUPANI	THAPATHALI	THAMEL	MASURIYA	TULSIPUR
MALANGWA	PRASAUNI	TOKHA	HAKIM CHOWK	MAHENDRANAGAR	BAUNIYA
BARDIBAS	LAHAN	KUMARIPATI	KAMANE-HETAUDA	HASULIYA	SURKHET
SIMRA	NEWROAD(PKR)	KHADICHOUR	DHARKE	PATAN-BAITADI	MARTADI-BAJURA
BICHBAZAR(DHD)	SISUWA	BHAIRAHAWA	TANDI-RATNANAGAR	TIKAPUR	MAHILWAR(LBN)
HETAUDA	DAMAULI	PARASI	DHAKDHAI BRANCH	SANFEBAGAR	DADELDHURA
KHURKHURE	BIJAYPUR(PKR)	SURYAPURA	THUTEPIPAL	RUKUM	PALUNG
MANAHARI	PAKADI	BETHARI BRANCH	NEPALGUNJ	LAMAHI	

Ancillary Business Target Acheivers : Credit Card (Fiscal Year 2082-83)

DAMAK	SATANGUL	GONGABU	AMARPATH
CHANDRANIGHAPUR	DURBAR MARGH	NARAYANGARH	MAHILWAR(LBN)

Annual Loan Target Acheivers Fiscal Year 2082-83

S.N.	Province	BranchName	% Budget Achievement	Performance Status
1	Bagmati Province(KA)	Newroad (Ktm) Branch	509.03%	Extraordinary
2	Bagmati Province(KA)	Thapathali Branch	453.41%	Extraordinary
3	Bagmati Province(KA)	Maitidevi Branch	387.64%	Extraordinary
4	Bagmati Province(KA)	Maharajgunj Branch	315.52%	Extraordinary
5	Bagmati Province(KA)	Gongabu Branch	267.58%	Extraordinary
6	Bagmati Province(KA)	Putalisadak Branch	235.94%	Extraordinary
7	Bagmati Province(KA)	Satungal Branch	226.56%	Extraordinary
8	Bagmati Province(KA)	Dallu Branch	226.37%	Extraordinary
9	Bagmati Province(KA)	Kumaripati Branch	189.63%	Excellent
10	Bagmati Province(KA)	Chabahil Branch	189.23%	Excellent
11	Bagmati Province(KA)	Koteshwor Branch	181.55%	Excellent
12	Bagmati Province(KA)	Bhaktapur Branch	171.95%	Excellent
13	Bagmati Province(KA)	Baneshwor Branch	164.58%	Excellent
14	Bagmati Province(KA)	Jhamshikhel Branch	164.05%	Excellent
15	Bagmati Province(KA)	Durbar Margh Branch	151.32%	Excellent
16	Bagmati Province(KA)	Bhatbhateni Branch	120.54%	Excellent
17	Bagmati Province(KA)	Sukedhara Branch	103.05%	Excellent
18	Bagmati Province(KHA)	Dharke(Dhd) Branch	469.86%	Extraordinary
19	Bagmati Province(KHA)	Kawasoti Branch	169.49%	Excellent
20	Bagmati Province(KHA)	Hetauda Branch	163.75%	Excellent
21	Gandaki Province	Chipledhunga(Pkr)	153.54%	Excellent
22	Gandaki Province	Newroad(Pkr) Branch	151.40%	Excellent
23	Koshi Province	Dharan Branch	153.29%	Excellent
24	Lumbini Province(KA)	Manigram Branch	498.37%	Extraordinary
25	Lumbini Province(KA)	Parasi Branch	171.21%	Excellent
26	Lumbini Province(KA)	Thutipipal Branch	102.08%	Excellent
27	Lumbini Province(KHA)	Surkhet Branch	133.08%	Excellent
28	Madesh Province	Bardibas Branch	307.06%	Extraordinary
29	Madesh Province	Birgunj Branch	236.57%	Extraordinary
30	Madesh Province	Golbazar Branch	179.91%	Excellent
31	Madesh Province	Lalbandi Branch	179.06%	Excellent
32	Sudur-Paschim Province	Belauri Branch	110.81%	Excellent

Testimonials of Mahalaxmi Merit Scholarship

Education has always been an important pillar of Mahalaxmi Bikas Bank's commitment to creating meaningful social impact. Through various scholarship initiatives established in the memory and honour of distinguished individuals, the Bank has been supporting deserving and meritorious students in pursuing their educational aspirations. This section brings together the thoughts, experiences, and aspirations of the recipients of the Mahalaxmi Merit Scholarships, offering a glimpse into how these initiatives have contributed to their academic journeys and inspired them to dream bigger.

I am Santosh Kumar Mandal from Tanakpur, Dhanusa. Currently I'm studying at St. Xavier College, Muzaffargarh. My educational journey began at Nandi Secondary School. While I was in Grade 8, I received a golden opportunity to pursue my dreams. I was selected for a scholarship program by Mahalaxmi Development Bank, which provided Rs. 50,000 per year. I received this support for three years. This financial support removed a massive burden from my family, allowing me to focus entirely on my education.

I am deeply grateful to the bank for investing in my future and empowering me to pursue my dreams.

Thank You !!

MR. SATOSH KUMAR MANDAL

Recipient of Late Mr. Laxman Babu Shrestha Mahalaxmi Merit Scholarship

Shree Nandi Secondary School, Naxal, Kathmandu (Ex-Student)

छात्रवृत्ति पाठ्यक्रमको सन् मेरी अनुभव

मेरी नाम विपिन बहादुर बुढा हो । मेरी स्थानीय ठेगाना बाजुरा जिल्लाको खप्तड देउरेडाँडा गाउँपालिका वडा नं. २ मा हो । राप्रधानीमा पसेर विद्यालय शिक्षा लिन चाहाना बाहेक मे २०८० सालमा काठमाडौं आई नन्दी मा.वि.मा अध्ययन शुरू गरे । म नन्दी मा.वि.मा अनुशासित, मिहिनेती र जेहेन्दार विद्यार्थीका रूपमा परिचित हुँदै थिए । कक्षा ७ पास भएपछि उपाधिक अभावले म काठमाडौं बसेर नसक्ने भएर गाउँमा फर्केर गए ।

म पढाइमा राम्रो भएकै कारण विद्यालयका प्रधानाध्यापक जीता काफ्लेले मेरो निम्ति खोजतलास गर्नुभयो । कक्षा शिक्षक र प्रधानाध्यापकको संयोजनले संग मलाई कुरा गरे । त्यसपछि महालक्ष्मी विकास बैंकले वार्षिक रु. ५०,०००/- छात्रवृत्ति दिने विनियमसरी नि काठमाडौं आउनुपर्छ भनेर मेरो दाइ संग कुरा गर्नुपर्छ । त्यसले मेरो मनमा एक चिसोको नयाँ आशाको दीपौ जल्थो र म त्यसपछि काठमाडौं आएर र कक्षा आठ मा भर्ना भए । त्यसको केहि समयपछि मैले महालक्ष्मी विकास बैंकका कर्मचारीकड उपस्थितिमा रु. ५०,००० को चेक प्राप्त गरे । यी मेरी लागि खुट्टा सुनौलो भवितव्यको लागि शुक्रवात थियो । त्यस छात्रवृत्तिले मलाई अगाडि लिनोवार बनायो । त्यसै कारण अहिले ममा मिहिनेत गर्नेले सधैं राम्रो फल र प्रोत्साहन पाउँछु भने भावना ममा उज्यालो थहो मलाई पढाउने शिक्षकको भाया, भुम्मा र सहकार्यबले ममा अल्लो राम्रो हाँसु भनेर हिम्मत लागेको छ । त्यसपछि मैले कक्षा आठको परीक्षामा मैले राम्रो निष्पत्ति (३८०) प्राप्त गरे । हाल म कक्षा नौमा अध्ययन गर्दै छु । यस वर्षको गतमहिना पनि महालक्ष्मी विकास बैंक र मनकामना कृषिपालका अनुचालक श्री राजेशचन्द्र जैवठ उपस्थितिमा विशेष समारोह भएर मलाई दोस्रो पुरस्कार रु. ५०,००० को चेक प्रदान गर्ने भयो । यसले म मलाई बाजुराबाट आएको विद्यार्थीलाई अगाडि लड्ने तुली सपना देखेको । म नन्दी मा.वि. र छात्रवृत्तिबाट जति आशाशी छु । मेरी विद्यालयमा मलाई विज्ञाप्य गरेर यी सुनौलो अवसर प्रदान गरीमलाई राजधानीमा अध्ययन गर्न मझि प्रदान गर्नुभयो ।

मेरो खुशीको सिमा छैन । म उल्लासीत छु । यी र छु र अध्ययनमा समर्पित छु । नीली मैले पनि जयलैगरी कसैको लक्ष्मीको उज्यालो ल्याउन काम गर्नुपर्ने छ । जसरी महालक्ष्मी विकास बैंकले मैले जसमा उज्यालो ल्यायो । धन्यवाद छ । महालक्ष्मी विकास बैंक र नन्दी माध्यमिक विद्यालयलाई ।

MR. BIPIN BUDHA

Recipient of Late Mr. Laxman Babu Shrestha Mahalaxmi Merit Scholarship

Shree Nandi Secondary School, Naxal, Kathmandu

आदरणीय महालक्ष्मी विकास बैंक लिमिटेड परिवार

प्रतिष्ठित नवराज बहादुर सिंह महालक्ष्मी मेरिट छात्रवृत्ति म गुनजन सुनार लाई रु. ५०,०००/- प्रदान गर्नुभएकोमा म महालक्ष्मी विकास बैंक परिवारप्रति हार्दिक आभार व्यक्त गर्दछु । तपाईंहरूले मेरो योग्यता र क्षमतामाथि भरोसा राखी यो अवसर दिनुभएकोमा मलाई अत्यन्तै खुसी र गर्व लागेको छ । यो सहयोगले मेरो शैक्षिक यात्रालाई सहज बनाउनुका साथै उच्च शिक्षा हासिल गर्न ठूलो प्रेरणा र हौसला मिलेको छ । जेहेन्दार बिद्यार्थीलाई प्रोत्साहन गर्ने बैंकको सामाजिक उत्तरदायित्वप्रति समर्पण उच्च प्रशंसनीय छ । मेरो उज्ज्वल भविष्यका लागि यो छात्रवृत्ति एक महत्वपूर्ण कोशेढुङ्गा सावित हुनेछ । म बैंकको यस सराहनीय कदमको उच्च सम्मान गर्दछु ।

MS. GUNJAN SUNAR

Recipient of Late Mr. Nawaraj Bahadur Singh Mahalaxmi Merit Scholarship

Shree Saradha Secondary School, Dhangadi, Kailali

महालक्ष्मी विकास बैंक लिमिटेड प्रति आभार तथा अनुभव

मैं सम्माननीय महालक्ष्मी विकास बैंक लिमिटेड प्रति हार्दिक आभार व्यक्त गर्दछु। शैक्षिक सत्र २०७८ मा आर्थिक अवस्था कमजोर तथा जेष्ठेन्दर दात्राका ख्यामा प्राप्त गर्नुको रू. ४०,००० को पुरस्कारले मेरो शैक्षिक यात्रामा ठूलो सहयोग पुऱ्याएको छ। उक्त रकमबाट मैले विद्यालयको शुल्क, पाठ्यपुस्तक, कपी-कलम, विद्यालय पोसाक तथा अन्य आवश्यक शैक्षिक सामग्री खरिद गर्न सकें। यस सहयोगले मेरो परिवारको आर्थिक भार कम हुनुको साथै पढाइ प्रति अझ बढी आत्म-विश्वास र उत्साह बढाएको छ।

आर्थिक अभावका कारण पढाइमा आउने धेरै कठिनाइहरू कम भए र अप्ठ्योताहरू तर्फ निरन्तर अघि बढ्ने प्रेरणा पनि प्राप्त भएको छ। मैले जस्ता आर्थिक अवस्था कमजोर तर मेहनती विद्यार्थीका लागि राख्ने सहयोग अत्यन्तै महत्वपूर्ण छ। भविष्यमा पनि इमानदारीपूर्वक अध्ययन गरी समाज र राष्ट्रको सेवा गर्ने योग्य नागरिक बन्ने प्रतिबद्धता व्यक्त गर्दछु।

यस अमूल्य सहयोगका लागि महालक्ष्मी विकास बैंक परिवार प्रति पुनः हार्दिक धन्यवाद व्यक्त गर्दछु।

सन्दीया

मुखर्जन खेतुन

MS. MUSKAN KHATUN

Recipient of Mr. Sitaram Prasai Mahalaxmi Merit Scholarship

Shree Sitaram Community English School, Mechinagar-14, Jhapa

महालक्ष्मी विकास बैंक लिमिटेड प्रति हार्दिक आभार तथा धन्यवाद

मैले सम्माननीय महालक्ष्मी विकास बैंक लिमिटेड प्रति हार्दिक आभार तथा धन्यवाद व्यक्त गर्दछु। शैक्षिक सत्र मा आर्थिक अवस्था कमजोर तथा जेष्ठेन्दर दात्राका ख्यामा प्राप्त गर्नुको रू. ४०,००० को पुरस्कारले मेरो शैक्षिक यात्रामा ठूलो सहयोग पुऱ्याएको छ। उक्त रकमबाट मैले आफ्नो कपी, कलम, विद्यालय पोसाक तथा अन्य आवश्यक शैक्षिक सामग्री खरिद गर्न सकें। यस सहयोगले मेरो परिवारको आर्थिक भार कम हुनुको साथै पढाइ प्रति अझ बढी आत्म-विश्वास र उत्साह बढाएको छ।

आर्थिक अभावका कारण पढाइमा आउने धेरै कठिनाइहरू कम भए र अप्ठ्योताहरू तर्फ निरन्तर अघि बढ्ने प्रेरणा पनि प्राप्त भएको छ। मैले जस्ता आर्थिक अवस्था कमजोर तर मेहनती विद्यार्थीका लागि राख्ने सहयोग अत्यन्तै महत्वपूर्ण छ। भविष्यमा पनि इमानदारीपूर्वक अध्ययन गरी समाज र राष्ट्रको सेवा गर्ने योग्य नागरिक बन्ने प्रतिबद्धता व्यक्त गर्दछु। यस अमूल्य सहयोगका लागि महालक्ष्मी विकास बैंक परिवार प्रति पुनः हार्दिक धन्यवाद व्यक्त गर्दछु।

सन्दीया
मुखर्जन खेतुन

भक्तरी
नाम : अनीसा कुमारी शाह
वर्ग : ९
विद्यालय : श्री. वि. मा. वि. भवानीपुर विरागंज १८ प्रसा

MS. SUMINA LAMICHANE

Recipient of Late Mr. Ashok Shrestha Mahalaxmi Merit Scholarship

Shree Amar Secondary School, Hetuuda-01, Makawanpur

NARAYANI
Date: २०७८/१२
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मैले सम्माननीय महालक्ष्मी विकास बैंक लिमिटेड प्रति हार्दिक आभार व्यक्त गर्दछु। शैक्षिक सत्र २०७८ मा आर्थिक अवस्था कमजोर तथा जेष्ठेन्दर दात्राका ख्यामा प्राप्त गर्नुको रू. ४०,००० को पुरस्कारले मेरो शैक्षिक यात्रामा ठूलो सहयोग पुऱ्याएको छ। उक्त रकमबाट मैले विद्यालयको शुल्क, पाठ्यपुस्तक, कपी-कलम, विद्यालय पोसाक तथा अन्य आवश्यक शैक्षिक सामग्री खरिद गर्न सकें। यस सहयोगले मेरो परिवारको आर्थिक भार कम हुनुको साथै पढाइ प्रति अझ बढी आत्म-विश्वास र उत्साह बढाएको छ।

सुमिता लामिछाने
वर्ग : ९
श्री. अमर माध्यमिक विद्यालय
हेतुडा - ०१



MS. ANISHA KUMARI SHAH

Recipient of Late Mr. Hari Prasad Giri Mahalaxmi Merit Scholarship

Nepal Rastriya Secondary School, Bhawanipur Birgunj-08, Parsa

Exclusive Benefits for Our Customers

For over 32 years, Mahalaxmi Bikas Bank has remained committed to delivering quality financial services while building meaningful relationships with individuals, businesses, and institutions across Nepal. As part of this commitment, the Bank has partnered with a range of reputed organizations in the health, hospitality, hotel, and restaurant sectors to bring added value and exclusive benefits to our customers.

Through these partnerships, customers using Mahalaxmi Bikas Bank's Debit Cards, Credit Cards, and Mobile Banking services can enjoy special discounts and privileges on selected products and services offered by our partner institutions. These initiatives reflect our continued effort to go beyond traditional banking and create a more rewarding banking experience for our customers.

Explore our partner institutions and the exclusive benefits available to Mahalaxmi customers:

S.N.	Institution	Location	Services / Products	Discount Available
1	Manakamana Darshan Pvt. Ltd.	Kurintar, Chitwan	Cable Car Ticket Purchase	10%
2	Samaj Dental Hospital Pvt. Ltd.	Baneshwor, Kathmandu	X-ray and Pharmacy Services	15%
3	Matsuri Toriyao Pvt. Ltd.	Durbarmarg, Kathmandu	Food and Beverages	10%
4	Mangalam Diagnostics Center	Birgunj, Parsa	Pathology Services	10%
5	Hotel Swiss 20 River Side	Jitpur, Simara	Food, Accommodation and Beverages	5%
6	Nice New Home Décor	Nayabazar, Kathmandu	Carpet and Flooring Materials	Up to 20%
7	Shree Kathmandu Tyre Center	Dhungedhara, Kathmandu	MRF Brand Tyres	Up to 10%
8	Kulekhani Village Resort	Kulekhani, Makwanpur	Room Charges	Up to 10%
9	Green Hetauda Resort Pvt. Ltd.	Hetauda-5, Makwanpur	Food, Accommodation and Beverages	Up to 15%
10	Civilis Resort & Fun Park	Bharatpur, Chitwan	Food and Fun Park Charges	15%
11	Siddhartha Hospitality	All outlets including Tinkune, Kathmandu	Accommodation	20%
			Food and Beverages	10%
12	Bandipur Mountain Resort	Bandipur, Tanahun	Food and Accommodation	7%
13	Smile 360 Dental Clinic	Samakhusi, Kathmandu	Dental Services	20%
14	Bandipur Bazar Ghar	Bandipur, Tanahun	Food and Accommodation	7%
15	Longevity Health Home Pvt. Ltd.	Lalitpur Metropolitan City, Ward No. 03, Tutevani, Lalitpur	Acupuncture, Panchakarma, Pathology, Doctor Consultation and other services	Up to 20%

Insights from Our Bank Staff

The Mahalaxmi Bulletin brings together thoughtful perspectives, experiences, and ideas from our valued staff members. Through their articles and reflections, our colleagues share practical insights on banking, finance, customer service, leadership, technology, personal development, and emerging trends shaping the financial sector. These contributions reflect the knowledge, creativity, and diverse experiences within Mahalaxmi Bikas Bank, while encouraging a culture of continuous learning, knowledge sharing, and professional growth.

INSIGHTS

WOMEN IN LEADERSHIP: A REFLECTION FROM A FINANCE TEAM MEMBER

Leadership is not always about leading a large team or holding a senior position. In banking, leadership is often reflected in the small things we do every day, taking responsibility for our work, maintaining accuracy, setting good examples, meeting deadlines, supporting team members, and always acting with integrity. These experiences have helped me understand that every employee has the opportunity to lead through their actions.

Over the years, I have seen the banking industry continue to evolve. New technologies, changing customer expectations, and increasing regulatory requirements have made our work more challenging and rewarding. In this changing environment, women have been making significant contributions across all areas of banking, including finance, operations, risk management, compliance, customer service, and information technology. Their dedication, professionalism, and willingness to learn have strengthened both their teams and the organizations they serve.

As a team member of the Finance Department, I believe leadership begins with accountability. Every financial report we prepare, every reconciliation we complete, and every transaction we verify requires accuracy and attention to detail. Although these responsibilities may happen behind the scenes, they play an important role in maintaining the bank's financial health and earning the trust of our customers and stakeholders. Knowing that our work contributes to the success of the bank motivates me to perform every task with care and commitment.

One lesson I have learned is that good leadership is not about working alone. It is about working together. In banking, no department can achieve its goals without the support of others. Finance works closely with branches, operations, information technology, compliance, human resource and many other teams. Open communication, mutual respect, and a willingness to help one another make our work more effective and create a positive working environment.



RASANA BAJRACHARYA
Finance & Treasury Department

I have also observed that women bring valuable qualities to leadership. They often communicate with empathy, encourage teamwork, and approach challenges with patience and determination. These strengths help build trust within teams and create an environment where people feel comfortable sharing ideas and working together to solve problems. Such qualities are especially important in banking, where collaboration and sound decision-making are essential.

Another inspiring quality I have noticed is resilience. Many women successfully balance professional responsibilities with personal commitments while continuing to perform their roles with dedication and excellence. Their ability to remain focused during busy periods and adapt to changing circumstances is a reminder that leadership is built through consistency, perseverance, and a positive attitude.

I believe that every organization becomes stronger when it provides equal opportunities for everyone to grow. When people are encouraged to learn, share ideas, and take on new responsibilities, they become more confident and motivated. A diverse workplace brings different perspectives, encourages innovation, and leads to better decisions. These are important qualities for any bank that aims to deliver excellent service and achieve sustainable growth.

As I continue my journey in the Finance Department, I remind myself that leadership is a continuous learning process. It is demonstrated through honesty, accountability, teamwork, and a willingness to support others. Regardless of our designation, each of us has the ability to make a positive difference through our daily work and our attitude toward others.

By encouraging women to lead and creating an inclusive workplace, we are investing in a stronger future for our bank. Together, we can build an organization where talent is recognized, opportunities are shared, and every employee feels empowered to contribute. Leadership is not defined by a title—it is defined by the positive impact we make every day.



महालक्ष्मी विकास बैंक लि.
Mahalaxmi Bikas Bank Ltd.

सबल बैंक, सफल सहकार्य



VARIOUS LOAN FACILITIES



Niji Biddhutiya Sawari Karja



Ghar Karja



Byaktigat Overdraft Karja



Byawasaayik Karja



Udhyamsil Karja

INSIGHTS

THE LIQUIDITY PARADOX: TOO MUCH MONEY, TOO LITTLE CREDIT

Nepal's banking sector is facing an unusual paradox. Banks have substantial liquidity, deposit growth remains healthy, and lending rates have declined significantly. Yet, credit demand has not increased at the same pace. In simple terms, there is money in the system, but not enough productive borrowing. This situation raises an important question: Why is liquidity not translating into stronger economic activity?

Liquidity is the lifeblood of banking. Banks mobilize deposits from individuals, businesses and institutions and channel those resources into loans and investments. Ideally, this creates a continuous cycle—savings become investments, investments generate businesses and employment, and increased economic activity creates further income and savings. However, when deposits grow faster than credit demand, this cycle slows down, creating what can be described as the “Liquidity Paradox.”



BISHNU BHATTARAI
Integrated Marketing Department

Understanding Nepal's Liquidity Paradox

Nepal's banking system has experienced periods of both liquidity shortages and excess liquidity. The present situation is different from a traditional liquidity crisis. Banks are not struggling to find funds; rather, they are struggling to find sufficient quality and productive lending opportunities.

Several factors have contributed to this situation. Strong remittance inflows have supported foreign exchange reserves and increased deposits in the banking system. At the same time, subdued private-sector investment, cautious business sentiment and slower economic activity have limited demand for new loans.

The result is a widening gap between deposits and credit. Banks are increasingly competing for quality borrowers, while businesses and individuals remain cautious about taking on additional debt. This creates a chain reaction:



The challenge, therefore, is not simply to increase liquidity or reduce interest rates. The real challenge is to transform available liquidity into productive economic activity.

Why Are Borrowers Hesitant?

Lower interest rates normally encourage borrowing. However, interest rates alone cannot create credit demand. A business will borrow when it believes that the borrowed funds can generate sufficient returns to cover the cost of financing and associated risks. If businesses are uncertain about future

demand, investment returns, regulatory conditions or the overall economic environment, they may prefer to postpone expansion-even when loans are available at attractive rates. This explains why reducing lending rates does not automatically produce a corresponding increase in credit.

Nepal's businesses, particularly small and medium-sized enterprises, also face challenges related to collateral, documentation, financial reporting and access to formal financing. At the same time, banks must maintain prudent credit standards to protect asset quality. Therefore, the solution cannot simply be to lend more. It must be to lend better.

From Excess Liquidity to Productive Credit

The way forward is to move from a traditional loan-selling approach to a credit-creation approach. Banks need to understand the financing requirements of different sectors and actively identify businesses with viable cash flows and growth potential. Instead of waiting for customers to approach the bank, branches can become local economic intelligence centers understanding the businesses, industries and opportunities within their respective markets.

Sectors such as tourism, renewable energy, agriculture and agro-processing, healthcare, education, information technology, electric mobility, trade and small-scale manufacturing can provide opportunities for productive credit growth when supported by appropriate risk assessment.

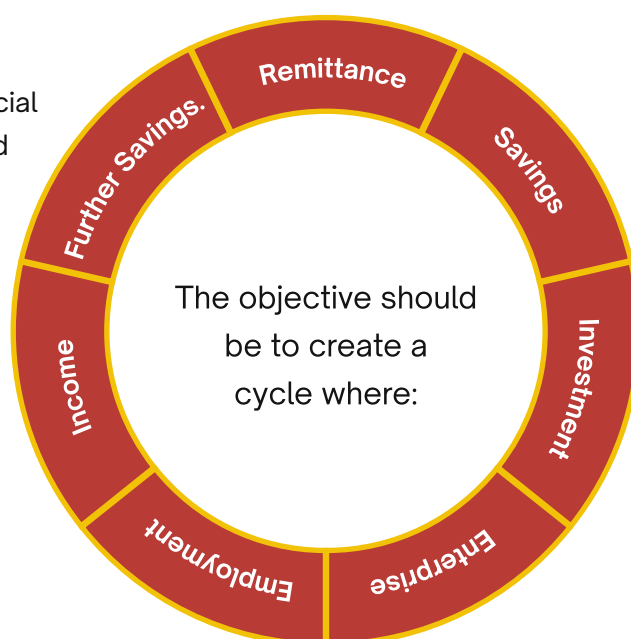
Small and medium-sized enterprises are particularly important. MSMEs are major contributors to employment and local economic activity, but many remain underserved by formal financial institutions. Banks can develop simplified and technology-enabled lending models, including cash-flow-based assessment, transaction-based credit scoring, pre-approved working capital limits and digital loan processing. Such initiatives can help bridge the gap between available liquidity and genuine financing needs.

Turning Remittance into Investment

Remittances have become one of the strongest pillars of Nepal's economy. They increase household income, support consumption and contribute significantly to the country's foreign exchange position. They also contribute to the growth of bank deposits. However, the larger opportunity lies in moving from a remittance-to-consumption model toward a remittance-to-investment model.

Banks can play an important role by offering financial solutions to remittance-receiving households and returnee migrants. Remittance-linked business loans, entrepreneurship financing, investment products and financial advisory services can encourage families to channel a portion of remittance income into productive activities.

Such a cycle would strengthen both the banking sector and the broader economy.



Government, Regulators and Banks Must Work Together

The liquidity challenge cannot be solved by banks alone. Government spending and capital expenditure have a direct impact on economic activity and banking-system liquidity. Faster implementation of infrastructure and development projects can create demand for financing across contractors, suppliers and supporting businesses. Increased economic activity can then translate into higher business turnover, employment and credit demand. Similarly, Nepal Rastra Bank plays an important role in maintaining financial stability and managing system liquidity through monetary policy and various liquidity-management instruments. However, liquidity absorption can only address excess funds temporarily. Sustainable improvement requires stronger economic activity and productive credit demand. This means Nepal needs coordination among the government, Nepal Rastra Bank, banks, businesses and investors.

Quality Credit, Not Just More Credit

There is also an important warning behind the liquidity paradox. Banks should not respond to excess liquidity by relaxing credit standards or aggressively pursuing risky lending. Nepal has experienced periods of rapid credit expansion in the past, followed by challenges in asset quality. The objective should therefore not be: “How can we lend as much as possible?” Instead, the question should be: “How can we channel available funds into economically productive and financially sustainable activities?” Quality credit creates value for everyone. It supports businesses, generates employment, strengthens household income and ultimately creates new deposits and further investment opportunities.

The Opportunity for Development Banks

For development banks such as Mahalaxmi Bikas Bank, the liquidity paradox can also be viewed as an opportunity. With strong local networks and close relationships with customers and communities, development banks are well positioned to identify emerging businesses and local economic opportunities. A branch can go beyond being a place where customers deposit money or request loans. It can become a financial partner for local economic development identifying entrepreneurs, understanding their financing needs, supporting business expansion and providing appropriate financial solutions. The future of banking will increasingly depend on how effectively institutions connect money with opportunity.

The Way Forward

Nepal’s liquidity situation should not be viewed only as a challenge. It is also a significant opportunity. The country has financial resources. Banks have lending capacity. Remittance continues to support the economy. Interest rates are relatively favorable. What is needed now is stronger confidence, better investment opportunities, improved financial access and more effective conversion of savings into productive investment.

The liquidity paradox ultimately presents a choice. We can allow excess liquidity to remain largely idle, putting pressure on bank margins and limiting economic momentum. Or we can build mechanisms that connect available funds with viable businesses, entrepreneurs and productive sectors. The goal should be clear: From excess liquidity to productive credit-From productive credit to investment-From investment to employment- From employment to stronger economic growth. Nepal does not necessarily need more money in the banking system. It needs to make the money already available work harder for the economy. That is the real opportunity behind The Liquidity Paradox.

INSIGHTS

TOURISM IN NEPAL: INVESTMENT OPPORTUNITIES AND CREDIT RISK CONSIDERATIONS FOR THE BANKING SECTOR

Tourism is one of the key pillars of Nepal's economy, contributing significantly to employment generation, foreign exchange earnings and regional development. Blessed with the Himalayas, rich cultural heritage, biodiversity and world renowned pilgrimage sites, Nepal continues to attract visitors from across the globe. According to the Nepal Tourism Board, Nepal welcomed 1,158,459 international tourists in 2025, reflecting a remarkable post-pandemic recovery and reaffirming the sector's resilience and long-term growth potential.

Recognizing tourism as a strategic sector, the Government of Nepal through the FY 2083/84 Budget has accorded high priority to tourism development. The budget allocates NPR 7.34 billion for tourism and cultural development and NPR 2.93 billion for civil aviation. Key initiatives include preparations for Visit Nepal 2085, development of trekking corridors, promotion of wellness and religious tourism, conservation of cultural heritage, enhancement of tourism infrastructure, and improvement of airport facilities. These initiatives are expected to increase tourist arrivals, encourage private investment and strengthen Nepal's position as a competitive international tourism destination.

The government's renewed focus creates significant opportunities for the banking sector. Increased investment in hotels, resorts, cable cars, hospitality services, transport, adventure tourism, homestays and other tourism-related businesses is expected to generate strong demand for project finance and working capital. Banks can also expand digital payment services, foreign exchange facilities, trade finance and financial advisory services to support the growing tourism ecosystem. Financing environmentally sustainable tourism projects and public-private partnership (PPP) initiatives can further diversify banks' lending portfolios while contributing to national economic development.

The banking and financial sector has been a key partner in supporting Nepal's tourism industry by financing hotels, resorts, restaurants, cable car projects, travel and trekking agencies, adventure tourism businesses and other hospitality related enterprises. According to the Nepal Rastra Bank (NRB) Annual Report 2024/25, commercial banks priority sector lending to tourism reached NPR 219.62 billion compared to NPR 198.63 billion in the previous fiscal year. While development banks' lending to the sector stood at NPR 16.37 billion during FY 2024/25. This steady increase in financing reflects the financial sector's growing confidence in tourism as a productive investment area. Furthermore, the National Statistics Office reports that Nepal's accommodation and food service industry possesses fixed assets worth approximately NPR 543.26 billion, with banks and financial institutions financing a significant proportion of these investments. Beyond lending, banks and development banks continue to support the sector through digital payment services, foreign exchange facilities, trade finance and financial advisory services, thereby contributing to sustainable tourism development.



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Central Credit Department

From a credit risk perspective, however, tourism financing requires prudent assessment because the industry's performance is closely linked to domestic and global economic conditions. Major risks include:

- **Seasonality Risk:** Fluctuations in tourist arrivals directly affect business revenue and loan repayment capacity.
- **Natural Disaster and Climate Risk:** Earthquakes, floods and landslides may disrupt tourism activities and damage financed assets.
- **Pandemic and Global Economic Risk:** International travel restrictions and economic slowdowns can significantly reduce tourism demand.
- **Project Implementation Risk:** Construction delays, cost overruns and operational inefficiencies may affect project viability.
- **Concentration Risk:** Excessive exposure to tourism related lending may increase portfolio vulnerability.
- **Foreign Exchange and Liquidity Risk:** Imported equipment, exchange rate volatility and irregular cash flows may weaken borrowers' repayment capacity.

To mitigate these risks, banks should adopt a robust risk-based lending framework in line with Nepal Rastra Bank's regulatory requirements. Credit decisions should emphasize project feasibility, cash flow adequacy, promoter experience, debt servicing capacity and market demand rather than relying solely on collateral. Regular post-disbursement monitoring, portfolio diversification, stress testing, insurance coverage, covenant compliance and early warning systems should remain integral components of tourism lending. Furthermore, financing sustainable tourism projects aligned with national development priorities will strengthen portfolio resilience while supporting Nepal's transition toward a green and inclusive economy.

Looking ahead, Nepal's tourism industry presents immense opportunities for sustainable investment and economic transformation. The successful implementation of the FY 2083/84 budget priorities, together with prudent regulatory oversight by Nepal Rastra Bank and sound credit risk management by banks, will be instrumental in unlocking the sector's full potential. By balancing growth opportunities with disciplined lending practices, the banking sector can safeguard asset quality while making a meaningful contribution to Nepal's long-term economic prosperity.

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INSIGHTS

EXCELLENT CUSTOMER SERVICE IN THE BANKING SECTOR: THE FOUNDATION OF SUSTAINABLE SUCCESS

Time is constantly evolving, and with it come continuous political, social, and economic transformations. Among these changes, the banking sector has played a vital role in driving economic development. Banking is widely regarded as the backbone of the modern economy, making significant contributions to the financial well-being of individuals, businesses, and the nation. Among the wide range of banking services, customer service remains the most sensitive, influential, and decisive factor in ensuring long-term success.

In today's highly competitive and technology-driven environment, customer service has become the cornerstone of every successful bank. No matter how innovative a bank's products or services may be, if customer interaction, service delivery, and problem resolution are weak, the institution cannot sustain long-term growth. As the saying goes, "One satisfied customer is worth a hundred potential customers." Customer satisfaction is therefore one of the most valuable assets of any financial institution. It is the foundation of business success and a key competitive strategy. For banks, delivering exceptional customer service is the most effective way to enhance profitability, strengthen market position, and differentiate themselves from competitors. Competing through superior customer service means building positive customer perceptions that ultimately determine an institution's success or failure.



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Ghorahi Branch

Key Pillars of Excellent Customer Service

1. Building Customer Trust and Financial Confidence

The relationship between a bank and its customers is built on trust. Exceptional customer service strengthens this trust by ensuring courteous interactions, transparent communication, clear information, and timely service delivery. When customers feel respected and secure, their confidence in the bank grows. Conversely, weakened trust can damage not only a bank's reputation but also public confidence in the financial system as a whole.

2. Creating a Competitive Advantage

With the increasing number of commercial banks, development banks, and financial institutions in Nepal, most institutions offer similar products and services. In such a competitive market, service quality becomes the defining factor that distinguishes one bank from another. Customers increasingly value their overall service experience above interest rates, fees, or product features, making excellent customer service a powerful competitive advantage.

3. Enhancing Customer Satisfaction and Loyalty

Outstanding customer service leads to greater customer satisfaction and long-term loyalty. Satisfied customers are more likely to continue their banking relationship, adopt new banking

products and digital services, and recommend the bank to their family, friends, and business associates. In this way, loyal customers become valuable brand ambassadors.

4. Effective Complaint Management and Risk Reduction

Banking services are highly sensitive, where even minor errors can result in significant customer dissatisfaction. Prompt, fair, and empathetic handling of customer complaints helps restore confidence while minimizing operational, financial, legal, and reputational risks. An effective complaint management system is therefore an essential component of quality customer service.

5. Customer Service in the Digital Banking Era

The rapid growth of mobile banking, internet banking, QR payments, and other digital platforms has transformed banking services, making them faster and more convenient. However, despite technological advancements, customers still require guidance, technical support, and reassurance regarding security. The true essence of excellent customer service lies in balancing advanced technology with genuine human care.

6. The Role of Employees and Service Culture

Customer service is directly influenced by employees' professionalism, competence, attitude, and accountability. From front-line staff to back-office personnel, every employee represents the bank. Their communication skills, responsiveness, and behavior shape the customer's overall experience. Continuous training, employee motivation, and the development of a strong service culture are therefore essential for delivering exceptional customer service.

7. Regulatory Compliance and Good Governance

Regulatory authorities such as Nepal Rastra Bank place significant emphasis on customer protection, transparency, and service quality. Delivering excellent customer service supports regulatory compliance while promoting good governance, accountability, institutional discipline, and ethical banking practices.

8. Social Responsibility and Financial Inclusion

Banks are not only profit-oriented institutions but also socially responsible organizations. Providing accessible, customer-friendly, and empathetic services helps extend financial services to rural communities, economically disadvantaged groups, and first-time banking customers. Such efforts contribute significantly to financial inclusion and sustainable national development.

Challenges in Delivering Excellent Customer Service

Providing outstanding customer service is both demanding and complex. Understanding diverse customer expectations, developing efficient technological solutions, managing difficult customer situations, and meeting every customer's needs are not always possible. Retaining existing customers in an increasingly competitive environment has become more challenging than ever.

Other significant challenges include delivering timely services during peak hours, maintaining uninterrupted operations during crises, reducing employee turnover, addressing customer expectations regarding fees and concessions, and responding promptly to customer complaints and suggestions. In addition, limited customer awareness, inadequate employee motivation, insufficient training, skill gaps, and the inability to build long-term customer relationships can hinder

service excellence. These obstacles may arise from limitations in human resources, infrastructure, technology, changing market conditions, or behavioral factors.

Conclusion

Excellent customer service is not merely a theoretical concept; it is a culture that must be reflected in every interaction and every service delivered. It strengthens customer trust, satisfaction, and loyalty while ensuring the long-term sustainability and success of a bank. Achieving service excellence requires strong commitment from senior management, customer-centric policies and strategies, and dedicated employees with a positive attitude and a genuine willingness to serve. The primary objective of every bank and every employee should be to provide outstanding service that builds lasting customer confidence and a positive institutional image. When every employee strives to become a trusted advisor, a reliable problem solver, and a valued partner to customers, remarkable improvements in customer service can be achieved within a short period.

INSIGHTS

THE USE OF DIGITAL PAYMENT IN NEPAL: A LEGAL PERSPECTIVES.

In the era of digitization we are using digital payment as a necessity tool as to make payment to vendors, payment of bills and so on. In recent days, Nepal has extended its digital payment in Nepal, Bhutan and other countries as well.

Nutshell: We are habitual & dependence of digital payment.

Digital payment is definitely growing in popularity and is becoming a trend these days. Capgemini's 2021 World Payment Report revealed that by 2025, 25 percent of the world's cashless transactions will be made up of instant payments and e-money, an increase of about 15 percent over the previous year. The reason is simple- convenience. In the era when businesses are shifting online, why not transactions? Digital payment refers to contactless transactions made via online methods as opposed to cash payments made physically.

In Nepal, digital banking is a relatively new phenomenon. Beginning in the early 1990s, when credit cards were first offered by Nabil Bank, Nepal entered the modern banking era. In 1995, Himalayan Bank launched the Nepali credit card and ATM for the domestic market. The first E-Banking (Internet Banking) service was made available in Nepal by Kumari Bank in 2002. Similar to that, Laxmi Bank launched SMS Banking (Mobile Banking) for the first time in the nation in 2004.

An enormous increase in digital transactions was sparked by the Covid pandemic and has persisted to this day. The lockdown's effects unintentionally encouraged the use of cashless transactions. It would seem obvious that Nepal would have the majority of transactions conducted over digital platforms in a few years given the increase in internet usage and accessibility across the nation. We



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are one step ahead in terms of digital payment, moving from card-based payment services to the introduction of digital wallets, thanks to a contactless payment service called QR Code payment. NRB, Nepal's central bank, has also urged people to use digital payments.

The daily transaction limit for digital payments has been lowered thanks to the “Unified Directive on Payment System-2023” that the Nepal Rastra Bank (NRB) issued. The purpose of the new directive is to raise the cap on transactions made using QR codes and mobile banking. Consumers can now transfer Rs 300,000 through mobile banking, including QR code, in accordance with the Unified Directive on Payment System-2023. Previously, the daily cap for mobile banking transactions was Rs 200,000. The amount that can be transferred from a bank account to a mobile wallet or vice versa has also been increased. The limit for transfers between bank accounts and wallets has now been increased to Rs 200,000 per day. The daily transaction cap previously stood at Rs 100,000.

Prior the introduction of digital payment people use to carry cash as a mode of transaction. But after the introduction of digital payment we are using it in many forms of transactions. While using it are unaware of the legal & illegal part of such digital payment. In this article we will be discussing about legal perspective on digital payments.

Act	Legal Provision
Payment and Settlement Act, 2075	Objective: “To develop, expand, promote, oversight and regulate the overall payments, clearing and settlement systems of the nation”.
Payment and Settlement Bylaw 2015	The Payment and Settlement Bylaw, issued under the NRB Act (Chapter 12, Section 110) provides the central bank with the authority to regulate, supervise, inspect and oversee services and instruments issued by the institutions/mechanism operating payment and settlement services.
NRB Directives related to Payment Systems	Directive -1: Electronic Card Operations - SMS alert on every transactions - Reconciliation on ATM, POS, POT, Cash dispense Machine - Should be done within the same day in case of same issuer and acquirer - Within 7 days in case of different issuer and acquirer (both Nepalese Institutions) - Within 90 days if Issuer and Acquirer are different and are foreign companies. - All the cards and acquiring devices should be chip based. - All the ATMs need to be in CCTV surveillance - Additional physical controls to compliment technical controls (provision of security guard) - All electronic payment cards issued should comply internationally accepted security measures and best practices (mentioned in a separate circular)
	Directive 3 : Safety Measures On Electronic Payment Services - Policy related to information security and risk management - Requirement of duly approved, regularly tested Disaster Recovery Plan - Provision of annual System Audit - Sound internal control system - Adequate security on Card Personalization and Dispatch, PIN Generation and Dispatch, Card and PIN Recovery etc. - Minimum 2 Factor Authentication on electronic transaction - Additional authentication (other than information on the card) for card not present transaction - Information Technology Incident Response Team on every institutions - Immediate sharing of information related to cyber-attack, suspicious activities and unauthorized access on payment systems
	Directive 5 : Limits on Electronic Transactions - Limits on cash withdrawal through cards - Limits for Mobile banking transactions - Limit for Internet banking transactions - Limits on digital wallets

INSIGHTS

DIGITAL TRANSFORMATION IN BANKING: TURNING TECHNOLOGY INTO TRUST

Picture a customer walking into a Mahalaxmi Bikas Bank branch, passbook in hand, exactly as they have done for twenty years. They are not here for a loan or a withdrawal today; they are here because a grandchild, visiting for the week, insisted that everything just done with a queue and a rubber stamp could have been done in ninety seconds on a phone. They do not quite believe it. That moment of doubt, more than any app launch or press release, is where digital transformation in banking actually happens.

It is tempting to define digital transformation purely by its tools: internet banking platforms, QR codes, mobile wallets, upgraded core banking systems. These are real and necessary, and Mahalaxmi Bikas Bank has invested seriously in all of them. But they are the visible half of a much quieter story. The other half

is trust, and trust has never been coded into an app. It is built the old-fashioned way, one patient conversation at a time, by a staff member willing to sit beside a first-time user and say, simply, “here, let me show you.”

The bank’s reach now goes well beyond a single transfer to a relative in Kathmandu. A customer can send money to a supplier in another district, pay a hospital bill in another city, or route funds abroad entirely, all from the same account, often the same app. Cross-border payment is where this is most visible. Since March 2024, Indian visitors have been able to pay Nepali merchants directly through India’s UPI system by scanning the same QR code used by any local customer. The reverse journey, Nepalese paying merchants in India, has taken longer to switch on, largely over commission and regulatory details, but in June 2026 the two central banks operationalized direct person-to-person transfers between individuals in both countries, a genuine step toward a fully two-way corridor.

Cards tell a similar story of a widening world. A standard Mahalaxmi debit card, Visa or Master Card, works for withdrawals and purchases in both Nepal and India, which quietly makes cross-border shopping, business travel, and even medical treatment in Indian hospitals far less stressful than carrying cash across the border. For spending further afield, the bank also issues dollar and travel cards preloaded in foreign currency within Nepal Rastra Bank’s annual limits, built for tuition deposits, hotel bookings, exam fees, or subscriptions a domestic card cannot touch, alongside credit cards on the same Visa and Master Card networks for customers who want a revolving line of credit rather than only a prepaid balance.

Remittance is where Mahalaxmi Bikas Bank should genuinely be seen as a hero of the household budget, not just a pass-through counter. The bank partners with more than twenty remittance companies, from IME and Prabhu to Western Union, so a beneficiary is rarely tied to a single channel. Money sent through any of them can be credited straight into the receiver’s own account using



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Lalbandi Branch

the transfer code alone, no counter visit or cash pickup required. And once it lands, that money works harder than an ordinary deposit would: The Mahalaxmi Remittance Bachat Account earns 3.80 percent per annum (Interest Rate as of Asadh 2083), well above the 2.75 percent paid on a Normal Saving Account, and remitters who choose to lock those funds into a fixed deposit can climb further still, up to 4.95 percent per annum for a five-year in-person placement, (Interest Rate as of Asadh 2083), or a premium rate booked through the Mahalaxmi Smart Sathi app.

Education is one of the clearest reasons families turn to the bank rather than an agent. Tuition and admission fees for study abroad can be sent directly to a foreign university through a bank draft or a SWIFT wire transfer, under Nepal Rastra Bank's foreign exchange rules: an admission letter, a no-objection letter for later semesters, and a 3 percent education tax on tuition and admission fees are all part of the paperwork a branch officer walks a family through, often for the first time in their lives.

None of this argues against continued investment in fast, secure, dependable digital infrastructure; quite the opposite. A single security lapse can undo months of carefully built confidence overnight. But infrastructure alone has never won anyone's trust. The staff who treat a first mobile top-up or a first international remittance as part of the daily conversation with a customer, rather than a separate project running quietly in the background, are what will keep Mahalaxmi Bikas Bank ahead over the next decade.

As the bank continues to expand what it offers digitally, the branch remains where all of it either succeeds or quietly fails. A system can process a transaction in seconds, whether it travels across town or across a border, but it still cannot replace a familiar face saying, with genuine confidence, that the new way is also the safe way. That customer will likely walk out having sent their first digital transfer themselves, slightly amazed and more than a little proud. Multiply that single moment across every branch, and digital transformation stops being a slogan and starts being simply how Mahalaxmi Bikas Bank does business, in Nepal, in India, and increasingly, everywhere else.



महालक्ष्मी विकास बैंक लि.
Mahalaxmi Bikas Bank Ltd.

सबल बैंक, सफल सहकार्य

Remit Service in Mobile Banking App

संसारको कुनै पनि कुनाबाट तपाईंको
मेहनतको कमाई सिधै,

Mahalaxmi Smart Sathi App मा ।



NEPAL'S FIRST
DEVELOPMENT BANK TO BRING
**MULTI REMITTANCE
PLATFORM**



INSIGHTS

BEYOND FINANCIAL KNOWLEDGE: WHAT TRULY SHAPES OUR SAVING AND INVESTMENT DECISIONS?

Nepal's financial landscape is changing rapidly. Mobile banking, digital wallets, QR payments, online share applications, digital trading platforms and easier access to financial information have transformed the way individuals manage money. Working professionals today have more financial products, services and investment opportunities available to them than ever before. However, greater access does not always lead to better financial decisions.

Many individuals understand the importance of saving, budgeting and investing, yet struggle to practice these habits consistently. Some may have sufficient knowledge of interest rates, inflation, diversification and investment products but still hesitate to invest. Others may regularly use mobile banking and digital wallets but fail

to develop a structured saving plan. This raises an important question: Is financial knowledge alone enough to influence responsible saving and investment behavior?

To explore this question, a study was conducted among 388 working professionals in Kathmandu Valley. It examined how financial literacy, financial attitude, financial self-efficacy, risk tolerance and digital financial literacy influence saving and investment behavior. The findings offer valuable insights for individuals as well as banks and financial institutions seeking to promote stronger financial well-being.

Knowledge Does Not Always Become Action

Financial literacy generally refers to an individual's ability to understand and apply basic financial concepts such as budgeting, interest, inflation, borrowing, risk and diversification. It is undoubtedly important. A person who understands financial products is better positioned to compare alternatives, identify risks and make informed decisions. Nevertheless, the study found that financial literacy alone did not have a significant direct influence on regular saving behavior. This does not mean financial knowledge is unimportant. Rather, it highlights the difference between knowing what should be done and actually doing it.

An individual may understand the need to maintain an emergency fund but continue postponing it. Similarly, a person may know the benefits of monthly saving but struggle to control unnecessary expenses. Saving therefore depends not only on information but also on discipline, motivation, confidence and access to convenient financial tools. In contrast, financial literacy had a positive influence on investment behavior. Investment decisions are generally more complex than saving decisions. Understanding risk and return, diversification, market movements and different financial instruments becomes particularly important when individuals decide where and how to invest.



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Integrated Marketing Department

Financial knowledge therefore appears to play a stronger role when people move from simply setting money aside to actively selecting investment opportunities.

The Importance of a Positive Financial Attitude

One of the significant factors influencing saving behavior was financial attitude. Financial attitude reflects how individuals think and feel about budgeting, spending, saving, financial planning and future security. People with a positive financial attitude are more likely to priorities long-term stability, monitor their expenses and save regularly.

This shows that responsible financial behavior begins with mindset.

Saving should not be viewed only as the amount remaining after all expenses have been made. It is more effective when treated as a planned and deliberate financial commitment. A future oriented person is more likely to allocate a portion of income toward emergency needs, education, home ownership, retirement or other long-term goals before spending on non-essential items. Banks can support this behavioral shift by encouraging goal based saving, recurring deposits, automatic transfers and personalized financial planning tools.

Confidence Converts Knowledge into Behavior

Financial self-efficacy emerged as one of the strongest influences on both saving and investment behavior. Financial self-efficacy refers to an individual's confidence in managing money, evaluating financial products, controlling expenses and making financial decisions. Two people may possess similar financial knowledge, but the person who feels more confident is more likely to take action. Confidence matters because financial decisions often involve complexity and uncertainty. Individuals may hesitate to open an investment account, use a digital platform or explore a new financial product because they fear making mistakes.

When customers clearly understand a product and feel capable of using it, they become more willing to participate. This highlights the importance of simple communication, customer guidance and accessible support. Financial institutions should therefore move beyond merely providing product information. Demonstrations, financial counselling, practical learning sessions and step-by-step digital assistance can help customers develop the confidence required to use financial services independently.

Risk Tolerance and Investment Participation

Every investment carries some degree of uncertainty. Risk tolerance represents an individual's willingness and ability to accept fluctuations or possible losses while pursuing financial returns.

The study found that risk tolerance had a strong positive influence on investment behavior. Professionals who were more comfortable with financial uncertainty were more likely to participate in investment activities.

However, higher risk tolerance should not be confused with careless risk-taking. Responsible investment requires individuals to understand their financial goals, income stability, investment horizon and capacity to absorb losses.

A suitable investment decision is not necessarily the option offering the highest return. It is the option that appropriately balances risk, expected return and the investor's financial circumstances.

Banks and financial advisers can play an important role by helping customers assess their risk profiles and understand the difference between informed investment and speculative behavior.

Digital Financial Literacy: A New Financial Necessity

Among the factors examined, digital financial literacy was one of the strongest predictors of saving behavior and also had a significant influence on investment behavior. Digital financial literacy goes beyond the ability to operate a mobile application. It includes understanding digital financial products, using online platforms safely, evaluating online information, protecting passwords and personal data, and identifying possible fraud. Digital tools can make financial management easier. Mobile banking, automated transfers, transaction alerts and online investment systems reduce procedural barriers and allow customers to manage their finances more efficiently.

At the same time, convenience must be supported by awareness. As digital transactions increase, customers must be able to recognize phishing attempts, fraudulent links, misleading investment messages and unsafe online practices. Financial institutions therefore have a dual responsibility: to expand digital access and to ensure that customers can use digital services confidently and securely.

Lessons for Banks and Financial Institutions

The findings suggest that financial capability is multidimensional. It includes knowledge, but it also includes attitude, confidence, willingness to manage risk and the ability to use digital financial services. Traditional financial literacy programs often concentrate on explaining financial terms. While such knowledge remains necessary, effective programs should also help people develop practical habits. Banks can contribute by designing initiatives that encourage customers to set financial goals, automate savings, understand their risk capacity and safely use digital services. Financial education should be simple, relatable and connected to real-life decisions rather than limited to technical explanations.

Products can also be designed with behavioral realities in mind. Timely reminders, saving milestones, transaction summaries, customized alerts and user-friendly applications can encourage customers to make more consistent financial decisions.

From Financial Awareness to Financial Well-Being

The central message is clear: financial knowledge is the starting point, not the final destination. Responsible financial behavior develops when people possess the right information, maintain a positive financial mindset, feel confident in their decisions, understand their tolerance for risk and can safely use digital financial tools. For working professionals, improving financial well-being does not always require a dramatic change. It may begin with small but consistent actions preparing a budget, saving automatically, building an emergency fund, reviewing financial goals and investing according to one's capacity and understanding. For financial institutions, the opportunity lies in becoming more than providers of financial products. Banks can serve as trusted partners that help customers convert financial awareness into responsible action.

As Nepal moves toward a more inclusive and digitally connected financial system, strengthening this combination of knowledge, confidence, behavior and digital capability will be essential for creating financially secure individuals and resilient communities.

INSIGHTS

TECHNOLOGY ERA OR ERA OF TECHNOLOGY

Technology we talk now is well known by every individual on Today's date. So, coming this far and yet to travel the best way possible in this human era is still ongoing and it keep expanding as well.

Here, by the topic, we may get confused: Technology Era or Era of Technology? Right? Let us clear this confusion with one simple thought. The way we use our mobile phones and gadgets, for study, finance, entertainment, communication and many other purposes represents the Technology Era. At the same time, when these technologies start using our fingerprints, voice recognition, facial or eye detection, automated counting and other intelligent systems to perform tasks, it gives us a glimpse of the Era of Technology.

In the present time, the easiness handed over by technology can be seen through the happiness of people and their smiles on individual faces. Our daily lives have become faster and more connected. Technology allows us to save our quality time, communicate with people across the world and access information within seconds. We can capture our memories through mobile phones, attend online classes, work remotely, make digital payments and even access different services without physically present.

But wait a minute!! While we are enjoying the benefits of technology, we also need to check ourselves. Is our health, privacy, identity, photographs and financial information safe? Are the things we upload on social media really under our control? The answer may be Yes/No/Probably. This small uncertainty itself tells us that we need to be very alert. Technology can make our lives easier, but careless use can also create financial loss, privacy problems and damage to the image we have created in our society.

In this Technology tenure, we are known by the people around us and even across borders digitally, sometimes more than we are known in real life. This has become a part of our identity in today's digital world. Through social media, online profiles, photographs, videos, comments, and other digital activities, we create an image of ourselves that can reach thousands of people in the blink of eye. Hold on! (thinking loading...) what happens when our privacy is breached or our personal information is leaked in this Technology Era?

Answer running

"The technology that makes our lives easier can also put our identity, reputation, and financial safety at risk if we lack of awareness." For giving light to sentence, a simple click on an unknown link, sharing a photograph, or giving personal information to an untrusted website can allow someone to misuse our data. In today's connected world, even a small mistake can spread quickly through social media and digital platforms. Therefore, as technology continues to become a bigger part of our lives, protecting our digital identity and personal information must become our first responsibility.



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Information Technology Department

The real change begins when we use technology in the correct direction, with the right ideas and a willingness to learn. In this era, even a small effort to learn and adapt can make impactful. If we start today, we can move confidently with technology not behind it, and definitely not running away from it!

Again, defining our topic: Era of Technology or Technology Era, whatever we call it, we are already living in it we can see it, feel it, and they are in use in our day to day activities, both physically and virtually. Main point for running with Technology is adaptability with more awareness and maintain security with proper tracking steps. While learning about the use of technology, we may sometimes feel worried or even scared because of the risks associated with it. By taking some simple and practical measures, we can create a strong layer of security and protect ourselves from possible harm and many other but following step can create a wall of security and protect us from the unnecessary activities.

First do not share your personal information and important data in the public domain. Be careful about sharing citizenship details, passwords, banking information, OTPs, private photographs and other sensitive information. Second, think and re-think before following any trend. Ask yourself whether the trend is safe, useful and appropriate before participating in it. Third, learn about your own devices. Use screen locks, strong passwords, two-factor authentication and updated software wherever possible. Do not assume that technology will automatically protect you; responsible usage is equally important.

I think some of these points may be clearer now. However, there are still many more precautions we should take while using technology. Therefore, before sharing anything online, we should think carefully about what we are sharing, who can access it, and how it might be used. Being careful with our information can help us save both time and money while protecting us from unnecessary risks.

Things never get late. So, to understand our own devices, our digital identity and the technology surrounding you. Let us keep progressing in the technology world, but with responsibility, awareness and security, so that we remain not only technologically advanced but also standard fit and safe in the digital society.



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