



आवृत्त एनडीफन्ट

पेक्षागत हकहित, सुरक्षा, श्रम एकता आजको आवश्यकता

श्रम दर्ता नं. ३३८७

नेबियु सन्देश NEBEU SANDESH

वर्ष - ७ अङ्क १ पूर्णाङ्क ११ २०७५ असोज सहयोग रू. २०/-

युनियनको ८ औं वार्षिकोत्सव सम्पन्न



नेपाल बैङ्क कर्मचारी युनियनले विगतका वर्षहरुमा जस्तै श्रावण १३ गते युनियनको स्थापना दिवसको उपलक्षमा नवौं वार्षिकोत्सव विशेष कार्यक्रमका साथ मनाएको छ । उक्त अवसरमा ने. बै. प्रधान कार्यालय तथा काठमाण्डौ उपत्यका भित्रका शाखाका कर्मचारीहरुको उपस्थितिमा भव्य समयवजी कार्यक्रम सम्पन्न गरियो ।

बाँकी पृष्ठ ७ मा...

Observe the Unobservable



Sangeeta Pokharel
Senior Manager

For the things we have taken for granted, someone has worked a million of time with continuous efforts so that it remains un-noticed. Everyone here deserves a big gratitude for what we are today. Managing people is not merely about using the muscles and shoulders optimally, it's about exploring creativity and using them in expanding organizational productivity as an ongoing process.

(More on Page 6)

Bank Marketing in the New Normal

The bank marketing is the practice of attracting and acquiring new customers through traditional media and digital media strategies. The use of these media strategies helps determine what kind of customer is attracted to a certain bank. Compared to other services, the banking products are distinguished by the fact that they are complex and abstract.



Arjun Bahadur Kandel
Head of Marketing and
Research Division

(More on Page 11)

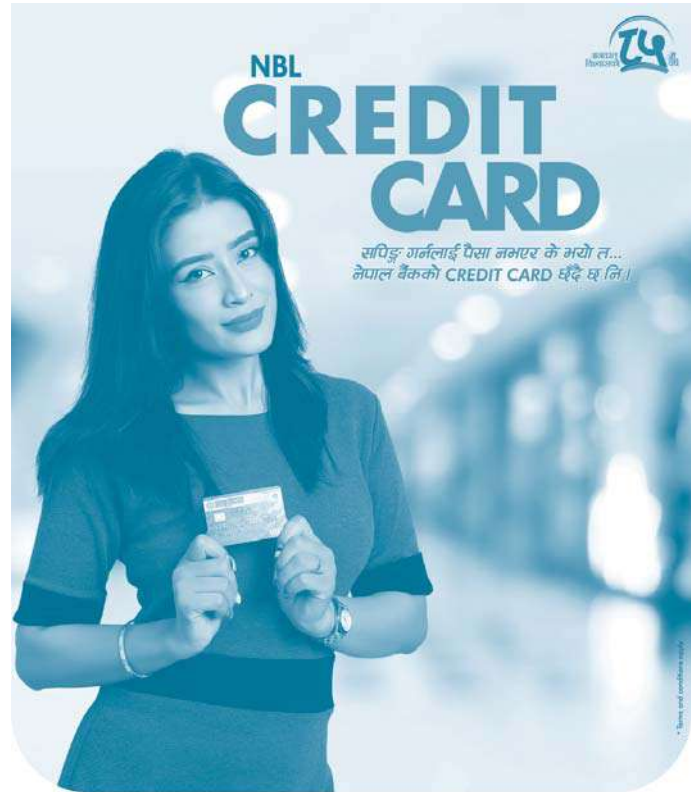
हार्दिक बधाई



नेपाल बैङ्क लिमिटेड संचालक समितिको अध्यक्ष जस्तो गरिमामय तथा जिम्मेवार पदमा नेपाल सरकारको प्रतिनिधित्व गर्दै मिति २०७५ श्रावण २४ गते नियुक्त हुनुभएका आदरणीय श्री गंगा प्रसाद जवालीज्यू लाई बधाई तथा सफल कार्यकालको हार्दिक शुभकामना व्यक्त गर्न चाहन्छौं ।



नेपाल बैङ्क कर्मचारी युनियन



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नेपाल बैङ्क लिमिटेड र नविनतम् प्रविधि

विश्वभरी नै बैङ्कलाई नविनतम् प्रविधिको प्रयोग गर्ने वित्तीय संस्थाको रूपमा लिइन्छ । यसो हुनुमा विशेषतः बैङ्क आफैमा एक ठूलो र संवेदनशील सेवामुखि वित्तीय संस्था जसमा ठूलठूला वित्तीय कारोवारहरू सुरक्षित, भरपर्दो र विश्वासनीयताका साथ संचालन गर्नुपर्ने भएको हुनाले हो । यसका अतिरिक्त नविनतम् प्रविधिको प्रयोगले सेवा प्रवाहमा प्रभावकारिता थप गर्ने, संचालन जोरिम न्यूनीकरण गर्ने, उत्पादकत्वमा अभिवृद्धि ल्याउने, ग्राहक पहिचान तथा तथ्याङ्क व्यवस्थापनमा प्रभावकारिता ल्याउने र समग्र संस्थाको उपादेयता तथा अस्तित्वलाई नै निर्धारण गरिरहेको हुनाले प्रविधिको प्रयोगमा जोड दिने गरेको पाइन्छ ।

के नेपाल बैङ्क लिमिटेड नविनतम् प्रविधिको प्रयोगमा अब्बल छ त? हो यस बैङ्कले २०७२ सालदेखि नै केन्द्रीकृत बैकिङ्ग व्यवस्था अपनाउँदै आएको छ र नेपाली बैकिङ्ग बजारमा उपलब्ध प्रायः सबै बैकिङ्ग सुविधाहरू यस बैङ्कले पनि प्रदान गर्दै आएको छ । तथापि विद्युतीय माध्यमबाट प्रवाह हुने सुविधाका बिषयमा अक्सर ग्राहकहरूको गुनासो आइरहनु, प्राविधिक समस्याको कारण बेला-बखत कारोवार रोकिनु, विद्युतीय माध्यमबाट हुने कारोबार फेल भईरहनु जस्ता घटनाहरूले सुधार गर्ने प्रशस्त ठाँउ रहेको जनाऊ गर्दछ ।

हामी CBS त प्रयोग गर्छौं तरपनि KYC अध्यावधिक गर्ने, खाता संचालन हस्ताक्षर परिवर्तन गर्ने लगायतका कतिपय कामहरू सठबन्धित शाखा कार्यालयले नै गर्नुपर्ने अवस्था रहेको छ । जसले गर्दा कारोवारमा असहजता पैदा हुन गई एक बैङ्क एक ग्राहक र एक खाताको प्रारूपमा जान नसकी एक ग्राहक अनेक खाताको अवस्था श्रृजना हुनपुग्दा अनावश्यक सञ्चालन कर्मकट, खर्च र बैङ्कको डेटावेस वृद्धि हुन गएको अवस्था छ । त्यसैगरी हामी DMS को प्रयोग पनि गरिरहेका छौं तर पनि प्रायःजसो बैङ्कको कामकाजहरू कागज र मसिमै आधारित हुने गर्दछ र दराजमै फाइलिंग हुँदै आएको अवस्था छ । तसर्थ आजको आवश्यकता दराज नभई डेटावेस हो । ग्राहक पहिचान सठबन्धि सूचना तथा तथ्याङ्क, बैङ्कको अधिकारिक पत्र, टिप्पणीहरू दराजमा होइन, डेटावेसमा राख्ने तर्फ ध्यान जान जरुरी छ । त्यसैगरी Task Specific टुक्रे सफ्टवेयरको प्रयोग भइरहेको अवस्थामा एकीकृत सफ्टवेयरको व्यवस्था गर्न सकिएमा सञ्चालन तथा प्रयोगमा प्रभावकारिता आउने थियो ।

तसर्थ बैङ्क व्यवस्थापनले प्राविधिक सल्लाह, सुझावहरूलाई पृष्ठपोषणको रूपमा प्रयोग गर्दै आजको प्राविधिक युगमा व्यवसायिक आवश्यकता अनुरूप प्रविधिको समुचित प्रयोग तथा स्तरोन्नतीका साथै IT विभागलाई सवलीकरण गर्दै संचालन लागत न्यूनीकरण गर्नुको विकल्प छैन ।



Trade Liberalization and Human Rights



Prabhushanta Dhakal

Section Officer
Government of Nepal

Liberalization:

The meaning of liberalization is to liberate the economy from the clutch of the government and provide the platform for the enhanced role of the private sector in economic activities. Liberalization seeks to see the transformed role of the government from ruler to facilitator in order to strengthen the market forces in resource allocation and mobilization.

It refers to the opposite of economic regulation by the State and includes deregulation of markets, deregulation of prices, privatizations of public enterprises, de-licensing and removal of quota system in international trade. The World Bank has defined it as: "Economic liberalization means freeing of pieces, trade and entry to markets from state control while stabilizing the economy."

It is the tool for non- interventionist approach to development, and it is pursued through reducing public expenditures, privatizing government owned enterprises, deregulation and de-licensing and curtailing grant and subsidy provided by the government to different sectors of the economy.

Trade Liberalization:

The term liberalization refers to gradually reducing government role and intervention in the economy in exchange for greater participation and role of private sector. It is about redefining the role of government as a regulator, catalyst and facilitator in an economy. It is reducing government role and intervention in economy, adopting greater flexibility in the market, and freedom for private initiatives in market based on interaction of demand and supply.

Trade liberalization is the process of reducing government intervention and trade barriers, and increasing role of market or private sector in activities related to trade, whether it may be domestic or international in nature and scope.

The efforts for trade liberalization in Nepal includes: introduction of 'Structural Adjustment Program (SAP) in 1987, which called for deregulation of interest rate, exchange rate and financial sector, issuance of 'Commercial Policy' in 1991 as government's initiative for trade liberalization, membership of Nepal in regional free trade arrangements such as SAFTA, BIMSTEC free trade area etc.,

accession of Nepal to WTO on 23rd April, 2004 as 147th member which had opened wide avenues for trade liberalization, and 'Commercial Policy, 2072' is also another milestone for the trade liberalization in Nepal.

Benefits of Trade Liberalization:

There are many advantages of trade liberalization which can be termed as benefits of trade liberalization. The major benefits of trade liberalization can be made clear with the help of following points:

1. Removal of all kinds of trade barriers which ensures free flow of goods and services and other tradable or marketable phenomenon,
2. We can take advantage of comparative as well as competitive advantages through international trade,
3. Promotion of export trade,
4. Reduction of the regulation costs of the government,
5. Qualitative goods and services availability for the consumers from the global market,
6. Increased role of the private sectors in the trade promotion of the country which creates efficiency and effectiveness in the international trade,
7. Encourages the private and foreign investments in the trade and business related activities,
8. Increased trade and business activities leads towards the better sources of revenue for the government and employment opportunities for the human resources of the country,
9. It helps to eradicate and eliminate the syndicate, cartel and monopoly in the market,
10. It seeks regional and global trade connectivity and focuses on the global governance on trade and business activities that ensures corporate good governance in the areas of trade and business,
11. It reduces the different tariff and non-tariff barriers and focuses on the free trade,

12. Promotes globalization,
13. Development of new and innovative technologies in the market,
14. Attraction of foreign investments (FPI and FDI),
15. It develops regional and international connectivity and presence through different trade and business related forums,
16. Backward and forward linkages for the overall economic development of country by reducing the poverty, increasing the per capita income and boosting up the Gross Domestic Product (GDP) through trade and business related activities,
17. Development of different legal and policy instruments regarding international trade due to liberalized business activities across the globe,
18. New and advanced way of conducting international trade through innovative ideas and technologies also helps to transfer knowledge, capital and technologies in the domestic trade related activities as well.

Thus, all these are the major benefits of the trade liberalizations in different dimensions of economy, which focuses on the taking advantages of trade liberalization by enhancing the performance of the private sector regarding the trade and business in national and international arena. The positive support of the government and the honest implementations of different business guidelines and principles as well as best practices around the globe related to trade and business must be considered as valuable sources of success in this field that always leads us towards more advantages and benefits in the days ahead.



Trade Liberalization and it's Challenges Over National Economy:

There are many advantages of trade liberalization, though it has some challenges as well. The main challenges of trade liberalization over national economy can be pointed out as follows:

1. High competition in the domestic market creates challenges towards the internal or domestic trade and industries,
2. Financial, technical as well as social risks increases due to liberalized trade and business activities,
3. Increased borderless and faceless transactions of international trade may create erosion of sovereignty and the question of nationalism,
4. Less regulation and de-regulation may create the problems of unethical trade and business activities of the private sector,
5. Trade liberalization may create challenges towards the domestic labor market and policies and practices regarding it,
6. The removal of tariff and non-tariff barriers may create the challenge of dumping of goods from another country to pose threats of survival of the domestic industries,
7. It can create the situation of capital flights, trade based money laundering, and financing for terrorism through international trade and commerce,
8. The cyclical effects and spillover effects of global economy regarding the financial risks may lead domestic economy in problem as well as in disaster,
9. The revenue amount and base becomes comparatively weaker due to the removal of tariffs of trade,
10. The rapidly changing innovative ideas, technology and digitized international trade has posed serious challenges on our trade and business sector of national economy,
11. It has given priority on reduction of subsidy in many sectors, but in some sector, it is the life blood of survival and to contribute in the economic development of the country,
12. It may create the problems of corporate good governance in the trade sectors of the economy,
13. The tax evasion and the irresponsible behaviors of some trade houses

and business groups are another main challenges caused by the trade liberalization,

14. The quality of goods and services need to be of high standard, otherwise it creates challenges towards the human rights and health related aspects of the consumer and the general public,
15. Challenges to maintain the 'Balance of Payment' status smooth and strong,
16. The unnecessary trade war caused by the liberalized trade and business activities may create challenges of applying unethical standards of behaviors to win the race of trade war,
17. The deregulation, de-licensing, and freedoms of trade related activities may create the challenges of inflows and outflows of illegal items and things which destroys the good market structures of trade and business,
18. Developing the competent and well-qualified human resources, better policies related to the trade and commerce is another important challenge caused by the trade liberalization in the economy.

Thus, these are the major challenges of trade liberalization over the national economy. The demerits and disadvantages of the trade liberalization may be the main reason and cause of the challenges. The better implementation of the international as well as national legal and policy instruments ultimately leads us towards the different opportunities, which can help to tackle the challenges caused by many factors.

Impacts of Trade over Human Rights:

The rapidly growing trade and business related activities across the globe have both positive and negative impacts on human rights issues or situations all over the world.

Human rights are the right inherited to all human beings by the virtue of being human. It includes the natural and legal rights endowed to human, from cradle to grave. Human rights are the basic rights and freedom, to which all humans are entitled without discrimination irrespective of their nationality, origin, race, color, region, ethnicity or any other grounds. These rights are universal, inseparable, and equal to all in nature.

Human rights are the means for establishing human dignity, human value and relation. Universal Declaration on Human Rights, 1948 adopted human rights as basis for peace, freedom, and development. UN Charter also incorporates the basic tenets of human

rights. Human rights are legally ensured, protected and promoted through different codified international and national laws.

There are different impacts of trade over human rights situations of many people living around the globe. The business and trade related activities of one country and one place has great impact on another place or country.

The fundamental document which describes about the guiding principles regarding the business and human rights is ' United Nations Guiding Principles on Business and Human Rights (UNGP on BnHR), 2011 and it can be termed as a framework of 'Protect', 'Respect', and 'Remedy'.

As we know that more trade related activities should increase economic welfare, protection of human rights with respect for individual dignity. The impacts on local business and trade, availability of foods and medicines, consumable goods and their price, trade and investment agreements, conservation of the environment, protection of the investors, migrant workers and their human rights, protection of life, liberty and property of the general public, implementation of internationally recognized human rights and labor standards, regulatory principles, guidelines, and practices in the trade and business related activities are the key areas of impacts of trade on human life or human rights issues.

The proper balance and combination of the trade and human rights are crucial in the today's globalized and liberalized business world. The basics of how far trade impacts over human rights can be highlighted through the different theoretical and

practical aspects as prescribed and described in the UNGP on Business and Human Rights, 2011 as three pillars, which we must consider properly.

Pillar-1: The State duty to protect human rights: prevent, investigate, punish, redress:

- * Protect the abuses of human rights by third parties including business,
- * Through laws, policies, regulation and adjudication,
- * States are not responsible for abuses by private businesses, but need to prevent, investigate, punish and provide adjudication/ redress,
- * Through policy coherence and special steps on special cases.
- * All these are the key areas of pillar one of the UNGP on BnHR, 2011, and it has

described in 2 foundational principles and 8 operational principles of pillar one.

Pillar-2: The corporate responsibility to respect human rights :

This second pillar has described and prescribed 5 foundational principles and 9 operational principles to protect the human rights in trade and business related activities. The implementation of such can be through:

- * Corporate policies, due diligence, remediation process,
- * Business may cause or contribute, or be directly linked to human rights abuses,
- * Businesses have to avoid infringing on the rights of others and to address negative impacts with which they may be involved,
- * Articulate 'Human Rights Policy Commitment' consistent with all human rights,
- * Conduct 'Human Rights Due Diligence' to identify, prevent, mitigate, and account for the impact of their operations on human rights,

* Establish "Remediation Processes" for adverse human rights impacts that a business causes or contributes to cause.

* All these are the main foundational as well as operational principles to protect the human rights and balancing the nexus between trade and human rights situations.

Pillar-3: Access to Remedy:

There are 1 foundational principle and 6 operational principles in the third pillar of the UNGP on Business and Human Rights.

This pillar has focused on:

- * Effective access for survivors /victims, judicial and non-judicial,
- * States need to provide for access to effective remedies for survivors/victims of business related human rights abuses,
- * Businesses need to provide for operational-level grievance mechanisms to identify and address grievances early, and to cooperate in legitimate processes to remedy adverse impacts that have caused or

contributed to the abuses.

Thus, all these are the subject matters covered in the third pillar of the United Nations Guiding Principles on Business and Human Rights.

Conclusion:

The wave of trade liberalization has covered the all most all (near about 97% of global trade and business) trade and business activities which has created many advantages to the national economy and shown some challenges towards the domestic economy as well. The trade and human rights issues are the critical aspects of trade liberalization in the today's globalized world. The proper implementation of the international trade and business related laws, agreements, arrangements, conventions as well as UNGP on Human Rights are important to create and maintain better business environment all over the world. This ultimately leads towards better production, better distribution and better consumption of the goods and services around the globe through free and fair trade as expected by all the human beings living in this world.

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(स्व. विरेन्द्र लाल जोशी)

यस युनियनका सदस्य श्री विजय लाल जोशीका पुजनीय पिता विरेन्द्र लाल जोशीको मिति २०७६ भाद्र १० गते शुक्रबारका दिन भएको दुःखद निधनको खबरले हामी युनियन परिवार स्तब्ध एवं मर्माहत भएका छौं । यस दुःखद घडीमा शोकसन्तप्त परिवारजनमा धैर्य धारण गर्ने शक्ति मिलोस् भनी कामना गर्दछौं । साथै हार्दिक समवेदना व्यक्त गर्दै दिवंगत आत्माको चीर शान्तिको कामना समेत गर्दछौं ।

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Observe the Unobservable

For the things we have taken for granted, someone has worked a million of time with continuous efforts so that it remains unnoticed. Everyone here deserves a big gratitude for what we are today. Managing people is not merely about using the muscles and shoulders optimally, it's about exploring creativity and using them in expanding organizational productivity as an ongoing process.

If we go through the profile of several peak performing business companies, what we find is even the minutest of the minute things are well observed. Unobservable things like strategies, visualization, begin with the end in mind, assumptions, habits, communication, trust and alignment have profound impact on organizational success.

1. Strategy

Google aspired to be the best search engine ever but arguably the organization achieved it. So, to enter the new era of growth google leaders perceived it differently. Only when they challenged their long head assumption that 'we are a search engine company' they could then come up with the 'we want to know everything' concept that sparked projects such as google map, google earth, google book, google lab along with further improvements to their fabled search engine. What was the matter Google focused behind the success is that, to attain strategic goal, one must be goal driven as well as action oriented.

Organizational strategy is about making a broader and distinctive action plans by seeing the big picture, focusing on what really matters and making smarter choice as proven by Google. If you have an objective, you think you are going to reach in ten years, the best strategy to make it happen is to think about how you can manage to reach the same objective in one year as suggested by The Ikigai Journey.

2. Visualization:

One of the main thing Dr. Charles Garfield (Doctorate in Mathematics and Psychology) showed on his research on peak performers was that almost all peak performers are visualizers. They see it, they feel it and they experience it before they actually do it.

Starbucks Corporation is an American multinational chain of coffee houses and roastery reserves headquartered in Seattle,

Washington. Starbucks CEO Howard Schultz created a very ambitious aspiration for the company, far more than just being seller of coffee, he wanted Starbucks to be a 'third place of conviviality beyond home and the work place.'

Visit a Starbucks Corporation anywhere in the world, and you will find the same consistently, comfortable and welcoming ambience. But he didn't get there simply by telling his staffs to be warm and friendly. The feel of Starbucks stores isn't created merely by the layout and decor - it exists because the people behind the counter understands how their work fits into a common purpose, and recognized how to accomplish great things together. Even the bathrooms are strategic, because they play a part in allowing customers to spend time in the third place.

Each member of Starbucks perceives themselves as partners. In every member nation customer visit, they feel similar environment over there. They are inextricably linked. Since a bold vision needs to include both a very ambitious destination and a well-conceived path for execution that will get you there. And last, they make sure their entire organization is motivated to go to the journey. When each and every member of an organization are well known about organizational goal and internalize that each of their efforts has led to organizational productivity, they will add value to their work.

3. Begin with the end in mind:

Seeing the goal as already complete in your mind's eye is a core technique used by visualizers who begins with the end in mind. The basic thing behind visualization is that in order to get what you want in life, you have to be able to picturize things clearly with as much details as possible as suggested by Rhonda Byrne in her book, The Secret, which reflects the essence of begin with the end in mind.

Suppose we are planning for purchasing a car from Volkswagen and are travelling from home to office with Volkswagen in our mind. Then on the way we will find at least a handful of Volkswagen car and not Hyundai or others. It's because we are clear on purchasing vehicle that belongs to Volkswagen. This is the way we set our mindset which helps in making choice from among various alternatives shortly. When we are clear on our goal, our action plan becomes easily achievable.



Sangeeta Pokharel

Senior Manager
Nepal Bank Limited

4. Assumptions:

A man went to the park with his kids and sat over there with his closed eyes. His kids were yelling back and forth, throwing things and very disturbing. Yet that man did nothing. After bearing this ridiculous act for a while, a man next to him asked to make his kids quiet as they were so irritating and disturbing the whole environment. The man begged sorry for his kid's activities and informed that their mother died just half an hour ago at hospital and he was out of mind so he brought his kids over there.

By this, what we got to understand is, everyone has their own stories which has led to unexpected outcomes despite the willingness to perform the best at workplace. Therefore, let's stop assuming and create an environment of open communication and trust. By knowing the reason behind the scene, we will be able to understand the reason for unfavorable business environment and calmly address the ongoing scenario. Sometimes, we got to think out of the box to understand the realm of possibility.

According to Albert Einstein, 'assumptions are made and most assumptions are wrong.' As we are almost busy within ourselves, we prefer assuming rather than finding facts which becomes a reason for misunderstanding and unproductive business environment.

5. Habits:

We are what we repeatedly do. Being habituated occurs subconsciously. As habit influences the results either positive or negative, it must be carefully designed and worked upon continuously. As habit governs life, we need to identify which habit bring closure to your goals and which harms and drain you of energy. In order to make a habit, we have to know what to do, how to do and a want to do. Creating a habit requires work in all three dimensions.

Let's overview the working practice of Japan. Japan is synonymous with quality and

innovation. Kaizen is the popular term which in Japanese means 'change for the better' or 'continuous improvement'. This philosophy is about continuous improvements in process involving all employees. By continuity, it reflects a habit. If we are habituated in continuously improving our products and process, with less efforts we can achieve more. This will bring us a step ahead of our rivals.

6. Purpose:

Once a CEO of a mining industry asked his workers to use helmet while doing their tasks. None of the employee followed his instructions. However, when they knew, CEO is coming to visit that industry, they wore their helmets just to let the CEO know that they are obedient enough to follow his instructions. CEO knew everything but he couldn't convince them. So, one day he visited them and shared the reason behind his instructions. After knowing the use of helmet while working was for their own safety, from next day onwards, everyone happily used their helmets. Thus, before assigning any tasks, employee must know the reason behind their efforts, the purpose for which they are doing their tasks.

7. Trust:

Trust is the result of thousands of tiny actions, words, thoughts and intentions. Organizations with high level of trust benefits from greater employee engagement, higher productivity and lower turnover. The speed of trust is simply amazing. Imagine the task you assigned to your spouse/ child and the task you assign to a stranger. Your spouse/ child will obey your command easier and faster than the stranger. Why? It's because they trust you but it's hard for a stranger to trust you. So, spread the environment of trust at your organization. Trusted employee will perform better than the person whom you don't trust.

The advocacy group, Trust Across America, tracks the performance of America's most trustworthy public companies and has found that the most trustworthy companies have outperformed the S&P 500. Furthermore, a 2015 study by Interaction Associates shows that high-trust companies are more than 2.5% times more likely to be high performing revenue organizations than low trust companies.

The New York Times posted an article entitled 'In five minutes, he lets the blind see' in Nov 7, 2015. In this writer stated watching the doctor perform is like observing miracles. It's about Dr. Sanduk Ruit, the world champion in the war on blindness. As per writer, at first, skeptics denounces or mocked his innovations. But then American Journal of Ophthalmology published a study of randomized trial finding that Dr. Ruit's technique had exactly the same outcome (98% success at six months follow up) as the Western machines, making it much faster and cheaper. Watching people dance, sing, laugh, even cry and hug their loved ones with joy after being able to see a magical touch after the successful operation is such an overwhelming moment. It's the beauty of trust that made Dr. Ruit 'The God of Sight'.

8. Alignment:

Tiktok is a short video making mobile application that aspires to inspire creativity and bring joy. As Tiktok is aligned with its vision by making short videos that fosters creativity and joy, it has become one of the trending mobile applications in this competing world within such a short span of time.

When we are aligned to our thoughts, words and deeds, then only manifestation occurs. Similarly, in an organization, when we are aligned with vision, mission, values, goals and action plan, then only expected outcome is manifested.

These eight factors are the foundation of success at every organization. These factors are invisible factors that are acutely observed and addressed by peak performing business companies as shown through various examples in this article. The S & P 500 says that more than 80% of the value of the companies on the S & P 500 is held in intangible assets. The very things that cannot be seen! So often, we make decisions based on what lies before us as if the visual, the tangible, is the full picture. But the truth is that what we can see is only the fraction of the picture we want others to see. Like in the movie where we as a spectator see just a story but not the efforts made to beautify the story behind the scene. Everything behind the scene is what is actually driving the outcomes. For instance, breathing is an automatic process which is carried out without any conscious effort on our part that remains unnoticeable but if it fails to function, nothing remains longer, so are the unobservable factors that are to be acutely observed for organizational existence and growth.

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युनियनको ९औं वार्षिकोत्सव...

उक्त कार्यक्रममा नेपाल बैङ्कका प्रमुख कार्यकारी अधिकृत लगायत उच्च तहका व्यवस्थापकहरु, विभागीय प्रमुखहरु, डिभिजन प्रमुखहरु, शाखा प्रमुखहरु, बैङ्कमा क्रियाशिल अन्य युनियनका पदाधिकारीहरु, नेपाल बैङ्क कर्मचारी युनियनका भूतपूर्व तथा बहालवाला पदाधिकारी र सदस्यहरु लगायत बैङ्कमा कार्यरत आम कर्मचारीहरुको उत्साहजनक उपस्थिति



रहेको थियो । सो कार्यक्रममा लगभग ५०० जनाको उपस्थितिमा नेवारी खाजा (समयबजी) तथा चियापन कार्यक्रम सम्पन्न भयो । साथै उक्त कार्यक्रमको अन्तमा युनियनको सचिवालयमा युनियनका निवर्तमान अध्यक्ष श्री राजुराम मुनंकर्मीज्यूले केक काटेर वार्षिक उत्सवको शुभेक्षा प्रदान गर्नुभयो र उपस्थित महानुभावहरुबीच शुभकामना अदान-प्रदान गर्दै कार्यक्रम समापन गरियो ।



Transforming into Digital Economy: Bank's Role



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Digital economy, in simpler terms, is any economic activity based on internet and world wide web. It also refers to an economic activity which occurs from online connections among people, business, data etc.

The banking system is an integral part of every economy. So, bank's role is much more pronounced while transforming the financial transactions into digital economy. Hence, the concept of digital banking gets emerged in our banking industry. Recently, Covid 19 pandemic has accelerated adoption of digital services in banking system.

Basically, digital banking focuses on mobile banking, internet banking, branchless banking, RTGS, connect IPS, Electronic cheque clearing, mobile wallet, QR code based touchless payment options, online KYC and so on. It enables customers to transact through different secured digital channels while bank takes care of data security and regulatory aspects.

Population shifting to digital banking has been increasing but to become digital economy in a country like Nepal, it is not an easy way. In a country like Nepal, there is still a problem for shifting towards digitalization due to the disruption of technology, lack of technical expertise and also only minimal people have access to internet.

However, digital transformation of financial transaction should be a continuous process since it is a worldwide concept with

numerous advantages like convenience in banking, 24*7 availability of access to banking function, paperless banking, no need of physical presence which saves time and money as well.

Hence, the bank's role for transforming the financial transactions into digital economy can be illustrated as:

- Financial literacy program should include the digital literacy programs as well or there should be mechanism for digital literacy programs in coordination with local levels in large scale, nationwide, where main focus should be on illustrating the steps while using the digital banking in such a way that even low educated person can use it. The font available for digital banking especially in mobile banking should be of national language besides English.
- QR code based touchless payment options should be targeted to every sector of businesses like taxi services, bus services, vegetable stalls, small Kirana shops by banks in such a way that the economy should slowly move to cashless economy.
- Bank can also initiate for cash back offer/gift offers/schemes for transactions so that people can be habitual to digital banking.
- Banks should make heavy investment on IT and its banking software for enhancing the quality of digital banking

along with assurance of the security features so that people get hassle free service with ease. Prompt response team should also be maintained by bank to deal with digital issues through call centers.

- Banks can also initiate digital transaction based on thumb print only for less educated and illiterate person at least on ATM and mobile banking making option for national font so that they can also transact in simpler way.

In addition to this, government should also play vital role in increasing the access of internet nationwide so that every population should get access of internet which is basic requirement of digital economy.

Thus, digital economy is an emerging concept. For less developed countries like Nepal, it is new concept with various challenges compared to developed countries. However, collaborative effort of government regarding policy making and infrastructure, and bank being integral part of economy regarding providing literacy and digital banking facilities, will help in developing of digital economy.

लेख तथा रचना माग गरिएको सम्बन्धमा

सुचना ! सुचना !! सुचना !

अर्थ, वित्त, बैकिङ्ग, विमा र व्यवस्थापन सम्बन्धी विषयहरूमा अंग्रेजी माध्यममा लेखिएका विषयगत, व्याख्यात्मक वा विवेचनात्मक सबै प्रकारका लेख तथा रचनाहरू यस युनियनको वेवसाईट nebeu.org.np मा प्रकाशित गर्नको लागि माग गर्दछौं । लेख रचनाहरू दैनिक रूपमै प्रकाशित गर्न सकिने भएकोले समय सिमा नरहेको जानकारी समेत प्रदान गर्न चाहन्छौं ।

साथै यस पत्रिकामा प्रकाशन गरिएका लेख तथा रचनाहरू माथि उल्लिखित वेवसाईटमा समेत प्रकाशन गरिएको जानकारी गराउँदछौं ।

सम्पर्क:

नेपाल बैङ्क कर्मचारी युनियन

फोन नं.: ०१-४२४७५५५, एक्सटेन्सन ४६०

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Subsidized Loans: Importance, Current Status and Challenges



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Background

Those loans where the Government of Nepal will be (has been) providing subsidy (subsidies) on interest, where concerned Banks and Financial Institutions can add a maximum of 2 percent on their base rate are explained to be subsidized (loans). In such loans, Banks and Financial Institutions are not allowed to take anything except interest rate, Credit Information Charge, Insurance Premium, and Credit Security charges. This type of loan is a support that is being provided to a limited mass from those literate youths who want to be empowered, those female entrepreneurs, those youths who want to start venture after being back from abroad to a few other groups as explained by the working procedure issued by Nepal Rastra Bank.

To foster innovation and growth in these firms, governments address financing constraints by initiating public support programs (Hottenrott., et al, 2017). The core intention of this type of loan is to empower the target group through financial support that they can work out. Subsidized loan, where the interest will be subsidized by Government has been categorized into following divisions as per the guideline issued by Nepal Rastra Bank

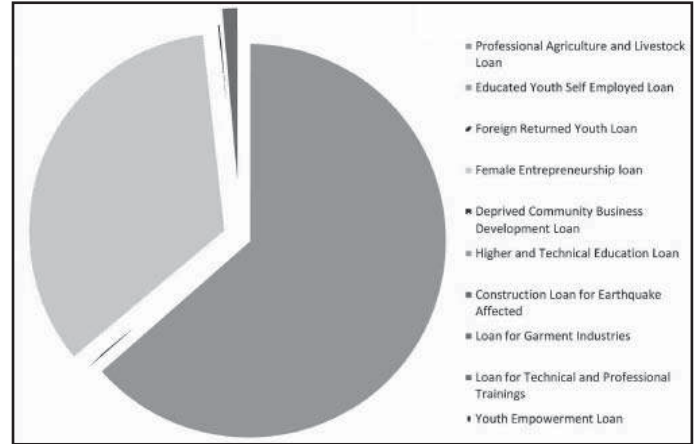
- i. Professional Agriculture and Livestock Loan
- ii. Educated Youth Self Employed Loan
- iii. Foreign Returned Youth Loan
- iv. Female Entrepreneurship loan
- v. Deprived Community Business Development Loan
- vi. Higher and Technical Education Loan
- vii. Construction Loan for Earthquake Affected
- viii. Loan for Garment Industries
- ix. Loan for Technical and Professional Trainings
- x. Youth Empowerment Loan

Current Status

Currently, it seems the total loan that is being provided under Subsidy is Rs 14,001,062.82 (Chaitra 2078). There has been the maximum level of professional agriculture and livestock loan that has been granted till date which is followed by female entrepreneurship loans. The table and chart below make it clear. The data about accepted loans has been presented here.

Nature of Loan	Accepted
Professional Agriculture and Livestock Loan	162190074
Educated Youth Self Employed Loan	78149
Foreign Returned Youth Loan	782796
Female Entrepreneurship loan	87641885
Deprived Community Business Development Loan	767814
Higher and Technical Education Loan	46802
Construction Loan for Earthquake Affected	62430
Loan for Garment Industries	3564234
Loan for Technical and Professional Trainings	400
Youth Empowerment Loan	11100
Total	255145684

Source: Nepal Rastra Bank 2078 Chaitra



The number of applicants is rising every single day, and people are interested in this type of loan. But there lies a major problem regarding the fact that such loans are being compiled not approved or are undergoing hectic processes as well. The proportion of loans for educated youth, for youth empowerment, or technical and professional training seems to be below, but the level of inquiry of such loans is increasing every single day with a growing level of financial literacy there itself. The biggest threat is that people are being self-centered and preparing their dummy status for obtaining such a loan in any possible way that they can – registering a firm just for the sake of the loan too.

Importance

There is a greater set of advantages that this type of loan yields. They are not just loans, but a booster to the entire economy as well as a great space for the promoter. It is generally provided to reduce the burden and is often considered to be within the overall interest of the public which is granted for the promotion of a better society or enhancing a good social and economical upliftment. At a time when economists have been feeling that such subsidies impact-free the market and unnecessarily distort the market by preventing efficient outcomes by diverting resources through productive uses it somewhere helps in allowing improvisation as a whole too. Following are the major advantages that these subsidized loans assure:

- i. Optimum utilization of Youth Bulge: While checking global history, the developed nations caught the pace when youths bulge took the space within them. It is that tenure of the era in any nation when the youth population turns out to be maximum. These loans are directed at preventing brain drain and making the best utilization of them within the nation.
- ii. Financial Assistance for Youth Empowerment: Youths get empowered when they get the right direction and contribute to the national economy from every possible set of efforts that they can work out. These loans aim to the empowerment of youths through financial assistance in various sectors where youths can excel themselves - from agriculture to modern entrepreneurship.
- iii. Relief Packages for those affected: As a responsibility of the nation or state, when in pain, it turns out to be their liability to look after the people. So, seeing the earthquake scenario, the subsidized loans that are being offered is a big relief package.



It helped them to bounce back and get to normal life through building procedures.

- iv. Promotes Independence: When individuals don't have to rely on any relatives or neighbors and can obtain a loan through legitimate means, without the assistance of any other person; independency gets promoted for those who desire to work on their own. They can design their pattern and way of working there itself and will be solely liable and responsible for various aspects there itself.
- v. Supports Economy: The economic booster here will be supported from every possible angle and layer. There has been some sort of basic regard that the economy would be boosted when individual citizens get employed and turn out to be independent. It just does not boost the GDP of the nation but brings further job opportunities too.

Major Obstacles

Although there have been several provisions made compulsion for providing subsidy-based loan by Banks and Financial institution, the expectation level, and reality seems to be under huge variance. People seeking such loans still have huge complaints about the obstacles that they face at the time of acquiring such loans. There is also a complaint from banking personnel for the same – explaining why such loans have not been into their preference, clearly meaning that there lies some sort of obstacles or hindrances among them. Following are the major reasons why such loans are not obtaining hype as was expected in the Nepalese context.

- i. Lack of Awareness: The target group for whom this type of loan was focused, tends to remain out of its knowledge. Because they are not so aware, they don't tend to make use of it - and rather depend on other sources for their fund accumulation like Dhukuti, Money Lenders, or expensive interest-based financial institutions. Now since banks and financial institutions don't promote such loans - a large bunch tends to be out of the knowledge itself regarding their existence.
- ii. Diversified Intention: Money can be used for anything - the same amount can be used for building a house, purchasing land, organizing an event, or investing in some productive sector. This type of intention-based aspect here does have some crucial role to play. When the applicant applies for the loan, their intention would be as per the regulation; but on obtaining the money they change their intention and use it for some other purpose because of which the core intention has not been achieved.
- iii. Complex Procedure: The complex nature that such subsidized loan incurs, for which one should prepare a business plan, register the firm to bring the person for a guarantee all act as an obstacle for the applicant. Apart, they should timely present audit reports too. On the other side, what makes this task further complex is banks do hesitate in granting such loans as it is not as profitable as other ones and checking the character of the applicant is somewhere complex. Ultimately, providing a loan without collateral all comes under the bank's risk here creating a major obstacle here.
- iv. Not hitting the target: Often such loans are taken by a person making use of someone else's name. What it appears here is that the loan under 'women entrepreneurship' is often utilized by her husband, and such things appear. It has been found that the target person whom the policy was drafted is actually out of its access and there is someone else who has been making use of this type of fund here which certainly counts as one major barrier here.
- v. Additional Hidden Cost: There then lies some additional cost that appears within the side. Although the policy directs that there should not be an additional cost, be it for the cost of insurance premium, preparation of project analysis report, or payment of

credit security charges - the applicant seems to be not interested. This somewhere does play some major role in discouraging such type of loan on one aspect or the next. The worst thing there is that this type of loan can be obtained only for a specific time.

- vi. Lack of Promotion: The way how Home Loan is being promoted, or in the manner regarding how Auto Loan gets coverage - such loan remains within the shadow as they are never prioritized by the Bank and Financial Institutions. As a result, the demand for such loans would automatically go lower, not leading to the charm of such type of subsidized loan. Had there been enough promotions, people borrowing from other sectors would easily diversify and shift their loans towards the subsidy-based loan.

Conclusion

The subsidized loan has been a requirement of the nation. Youths who would want to do something - be that cattle rearing, farming, or any entrepreneurial work should be somewhere linked and associated with financial access. Fong, et al (2020) explains that all entrepreneurs especially the new entrepreneurs who are yet experienced in the business field, will have the tendency to face various challenges on their road to success in this field. Capital has been the basic capacity and essential that is required for the initiation, or there should be some financial back support for smooth operation. The subsidized interest rate on debt does not create any additional cash flow and all the changes in values and the cost of capital are the result of the redistribution of cash flows among debt, equity, and government, and subsequent reduction in financial risk due to lower leverage (Ibragimov, et al 2006). When Government itself is concerned and focused, where Banks and Financial Institutions have been complying with such basic requirements through their optimum level of effort, what can be easily tracked or guided here has to be considered. The minimum requirements set by Central Bank to disburse the loan in such fields has been compelling banks to provide such subsidized loan too. But, there should be careful monitoring of not just disbursement but usage too. For those mortgage-free loans, there are pressures and are later found not to be utilized properly too. Chances of turning into a bad loan are high, for which banks should be alert too. This form of lending must be necessary, but there has to be a strong mechanism to regulate its operation too. Are they being effective - someone should at least be able to analyze their impact from the corner point that they had been working around. Only then the impact of such loans can be tracked and analyzed, and their effectiveness would turn out to be meaningful. Else, they would simply be the loan - given for the sake of giving - without any strong, measurable or expected impact.

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Bank Marketing in the New Normal

The bank marketing is the **practice of attracting and acquiring new customers through traditional media and digital media strategies. The use of these media strategies helps determine what kind of customer is attracted to a certain bank.** Compared to other services, the banking products are distinguished by the fact that they are complex and abstract. Most of the customers do not easily understand what the financial services consist in, what benefit they bring and how they can be distinguished from one another. The COVID-19 pandemic has transformed markets around the world. It affects the banking industry in two ways (by accelerating existing trends and creating new ones) and leads to a new normal, one that may not be entirely new but is coming sooner than expected, which means that it poses enormous additional challenges. Banks need to respond immediately in order to future-proof their business and operating model.

Bank Marketing Trend In the New Normal

Marketing as a function has undergone a major transformation. With the mainstreaming of the internet and social media, the ubiquity of technology, and the world becoming a more connected place, marketing is no longer restricted to traditional methods. The marketing landscape is not going back to "normal." It has been transformed by the COVID-19 pandemic. And more change is yet to come. Bank marketing landscape has also been changed. It has become more Dynamic, Digitized & Driven by Purpose. The pandemic has disrupted industry and altered business process significantly. Customers communication has been changed from face to face to non-face to face. Digital transformation requiring new or modified processes, software and training. Markets are demanding faster, more creative innovation. Purpose-driven messaging, and action to back it up, are more relevant than ever. COVID-19 has accelerated the shift toward localized marketing execution. Marketing will rely even more heavily on data and analysis. There is rapid increase in live chats, e-mails, text messages and use of social media. Banks and financial institution have become more flexible and adaptive. Employees are trained on innovative automation marketing tools. So, the banks will need to continually re-think how they reach their customers.

COVID-19 has negatively impacted banking sector but has facilitated the development of the fintech sector. Fintech has increased the convenience of the public lifestyle and

improved the productivity of businesses. As security is enhanced, the public becomes more dependent on fintech, and the sustainability of the banking sector is severely impacted. What the coronavirus crisis did make clear is that despite all the progress they've made in recent years, the majority of banks still have much of the work ahead of them when it comes to digital transformation. Only with considerable effort and major concessions from all sides was it even possible to implement the measures that had to be taken during lockdown. To prevent Covid-19 from threatening their very existence, banks must gear up now for the new normal and set themselves on the right track to deal with whatever comes after the coronavirus. We are currently seeing an openness and a tolerance of innovation from customers, employees and regulatory authorities alike that presents a unique opportunity to explore new avenues much faster, and indeed to see off the kind of resistance you often come up against when doing so. It's the perfect time to overhaul outdated business models and tackle long-overdue changes

Customers' need have been shifted. There is increased need for digital interaction, need for comprehensive offering beyond banking and demand for holistic advice and a long term partner. Consequently, operating model has also been changed. Banks established new ways of working i.e. larger share of remote work. There is pressure in acceleration of technological change.

Strategies for the Enhancement of Bank Marketing

In the fierce competitive market, needs of customer keep changing. Hence, our marketing strategy must be dynamic and flexible to meet the changing scenario. Here are steps that form successful and effective marketing strategy for bank products.

1. Emphasis on Deposits

Nepalese banking has experienced a deposit crisis since the beginning of current fiscal year 2078/79. So, emphasis should be given to mobilize more of deposits as they are main source of profit of the bank.

2. Digital Delivery Channels

Digital delivery channels are very helpful in enhancing the marketing of various products and services. Thus, banks should sale the products and services through these channels. For this, adoption of complete



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digitalization is very important for the banking sector. By embracing digitalization, banks can provide enhanced customer services. This is the future of the bank. So, every bank, without any delay must invest on digital and innovative technologies to safeguard competitive capacity of the bank.

3. Form a Saleable Product Scheme

Bank should form a scheme that meets the needs of customers. A bunch of such schemes can also form a product. A bank product may include deposit scheme, an account offering more flexibilities, technically sound banking, tele/mobile/net banking, an innovative scheme targeted to special group of customers like children, females, old aged persons, businessman etc. In short, a bank product may consist of anything that you offer to customers.

4. Effective Branding

Man is a bundle of sentiments and emotions. This can effectively be helpful in branding our products. Considering the features of products and target group of customers, the product can be effectively branded so as to sound it catchy and appealing.

The branding should be done in such a way that the brand name must attract the attention of customers. It should be easy to remember. The target group and the silent feature of the product should resemble brand name. This will help a lot in making the brand successful. All employees and all our campaigns should refer the product by its brand name only so that to strike the same in the customer's mind.

4. Products for Women & Youth

Banks should introduce new banking products for women and youth like special deposit account for women and youth, credit schemes for women and something to improve their access to banking which they require.

6. Customer Awareness

There is a need to educate the customers on bank products. Efforts should be made to



widen and deepen the process of information flow for the benefit and education of customers. Today, the customers do not have any idea as to how much time is required for any type of banking service. The rural customers are not aware for what purpose the loans are available and how they can be availed. Customers do not know the complete rules, regulations and procedures of the bank and bankers preserve them for themselves and do not take interest in educating the customers. It is a need to educate the customers from the grassroots of banking.

7. Advertisement

Advertisement is an eminent part of marketing of bank products. Advertisement should be such that appeals to people. It should not follow the orthodox pattern of narrating a product. For effective advertisement, bank should understand people's tastes and choices.

8. Selling Products in Rural Areas

For enhancing the marketing of their product, bank should sell their products in rural areas. For it, there is a need to open branches or extension counters in the rural areas.

9. Informing Customers About Products

The bank should embark upon aggressive marketing of its products, particularly at the time of launching a new product, which will

inform the perspective customers regarding product and at the same time relieve staff at branch level from explaining the product to all customers.

10. Customer Convenience

In a service industry like banking where product differential is hard to maintain and quality of service depends upon the service provider, from whom it cannot be separated. So the bank employees have to render services to the satisfaction of the customer, not as per their own conveniences or whims.

11. Re-orient Staff

Sincerity of efforts in implementation of the measures is lacking among the bank staff. It is a fact that its employees are not able to rise up to the expectations of its customers. They lack in their behavior, attitude and efficiency. The phenomenon is glaring at urban centers. Therefore, it calls for an immediate attention which is missing link in the entire process of marketing, and the bank should undertake all such steps to motivate and reorient its staff.

12 Sale of Products and Services through Web-sites

Internet is a network of network which connects the world. Thus, banks should sale their products through web-site. This will enhance the marketing of the products not only at the national but also at the international level.

13. Marketing through social media

Social media has become a major tool for banks to experience meaningful customer experience. Social media offers an ideal opportunity for them to boost those connections so that customers can interact with their banks much more flexibly, conveniently and frequently. This is the fastest method to outreach of banking products and services to various market segments.

Conclusion:

Bank cannot exist without the customers. Purpose of the bank is to create, win and keep to a customer. Customer is and should be the center of everything the banks can do. Organizational design should be oriented to the customer and the bank should ensure that the services are performed and delivered in the most effective way. Banks have to invest in fintech to improve their performance in the new normal. Ultimate aim of a bank is to deliver total customer satisfaction. There is greater customer demand for digital, cross-channel solutions that enable banks to offer their clients holistic advice to suit individual needs. Banks are required to adjust to the new normal and prepare themselves accordingly. Bank marketing in the new normal should be focused on targeting different demographics by adopting new and better technologies, pushing digital apps and financial services and thus focus on customer outreach.



२०७९ सालको विजयदशमी, दिपावली, ने.सं. ११४३ तथा छठ पर्वको शुभ अवसर विशेषमा नेपाल बैङ्क लिमिटेडमा कार्यरत सम्पूर्ण कर्मचारीहरू, नेबियु सन्देशका लेखकहरू तथा सम्पूर्ण पाठकवर्गहरूमा सुस्वास्थ्य, समृद्धि र दिर्घायुको कामनाको साथै अधुरा कार्यहरू पूरा गर्ने शक्ति, सामर्थ्य, जाँगर र जोश मिलोस् भनी शुभ-कामना व्यक्त गर्दछौं ।



नेपाल बैङ्क कर्मचारी युनियन

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