



Business Model

The bank operates a network of 15 branches and ATMs across the state of Punjab, providing an extensive range of financial products and services to a diverse customer base that includes individuals and small businesses. The Bank's offerings encompass retail banking, and treasury operations. The bank is known for its strong governance and ethical practices.

The business model of Citizens Bank is a well-balanced blend of retail and corporate, banking services. The bank focuses on harnessing technology to enhance efficiency and customer satisfaction, leveraging digital platforms to expand its reach and optimize operations. Its retail banking segment includes a variety of products such as savings and current accounts, fixed deposits, loans. The corporate banking sector serves large and mid-sized corporate clients through services like commercial banking. Additionally, the bank's treasury operations manage liquidity and market risks effectively.

Citizen Bank's revenue model is built on a combination of interest income, and investment gains. The substantial portion of its revenue stems from interest earned on loans and advances, including personal loans, home loans, auto loans, and which form the core of its retail lending portfolio. The bank earns revenue from trading and investment activities through its treasury operations, managing a substantial portfolio of government securities. By maintaining a balanced mix of interest and non-interest income, the Bank achieves a stable and sustainable financial performance, ensuring consistent returns for its shareholders while investing in future growth initiatives.