BAISAKH ISSUE, 2082

PITSTOP

Bankers' Meetup 2025, Fonepay Break Records, Esewa Money Transfer Partners with Social Security Fund, Latest Trending Tech Insights Around Globe and many more.

HAPPY NEW YEAR 2082

As we step into the New Year, we hope this year brings a wave of possibilities, the momentum for remarkable progress, and the promise of enduring prosperity. May this be a year of bold aspirations, meaningful achievements, and limitless opportunities. Take a moment and get yourself a chilled drink as we dive into a fresh perspective and exciting edition of Pitstop.

We're thrilled to kickstart the year with a plethora of updates within our group companies. Then, we'll take a deep dive into F1 Techscape, bringing you the latest tech trends and innovations from around the world. And finally, we wrap up with a glimpse into our anniversary event via #LifeAtF1Soft.

As usual, you are always welcome to contribute to this newsletter in any part, whether you want to share a message, photos, or even recommend some songs and books. We would love to see your participation. Please email us at MarketingCommunication@f1soft.com, and we will take care of the rest.

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Bankers' Meetup 2025:
Banking Tomorrow & Beyond

The Bankers' Meetup 2025 concluded with great success on April 11 at The Plaza, Pulchowk, bringing together top executives, innovators, and key stakeholders from Nepal's banking and financial sector. Recognized as a significant annual event in the country's financial calendar, this year's edition focused on the future of digital finance.

The event served as a platform for C-suite leaders and changemakers to exchange ideas on how digital innovation, financial data, and customer-centric approaches are reshaping the industry. Discussions revolved around major trends such as Agentic AI, Open Banking, and Intelligent Banking ecosystems, which are helping banks move beyond traditional practices toward smarter, more responsive services.

A major highlight of the evening was the keynote speech by Mr. Michael Clark, a globally respected figure in data, AI, and financial technologies. With a strong background at Mastercard and JP Morgan, Mr. Clark offered practical insights into managing digital disruption and building resilient banking systems for the future.

fonepay

1 MILLION

QR TRANSACTIONS COUNT IN A SINGLE DAY!

MARCH 30, 2025

Fonepay Break Records:
Over 1 million+ QR transactions in Single-Day

Fonepay has made history once again! On March 30, 2025, Fonepay processed over 1 million merchant QR payments in just one day. This marks a huge milestone in Fonepay's journey, reinforcing its position as a driving force in Nepal's rapidly evolving fintech scene.

This achievement was made possible through the continued support of Nepal Rastra Bank and partner BFIs, marking a significant step in the country's digital banking journey. QR payments, which enable instant and hassle-free transactions between customers and merchants, are transforming the way Nepalese manage their finances. As digital payments gain widespread trust, Fonepay's ability to handle such a high transaction volume reflects the increasing confidence in cashless solutions nationwide.

सक्षम नारी

फोनपेको साथ आत्मविश्वास र आत्मनिर्भरता

Sakshyam Nari:
Fonepay's Step to Empower Women Financially

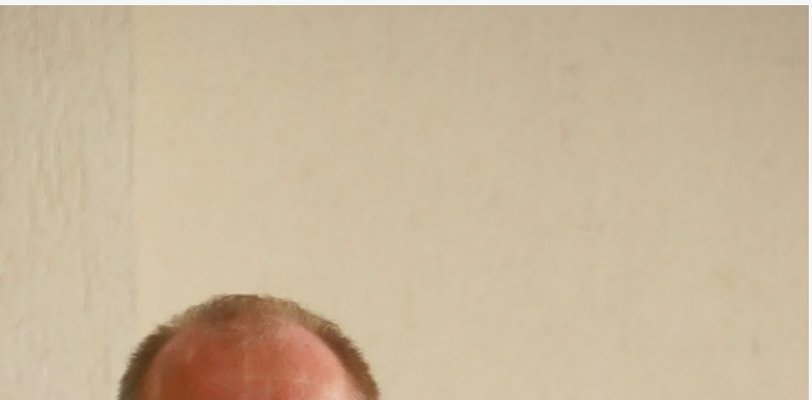
In March 2025, Fonepay introduced an initiative called Sakshyam Nari, aimed at boosting digital financial literacy among women in Nepal. Launched in honor of International Women's Day, the initiative focused on encouraging women to adopt digital payment systems and take steps toward financial independence.

To spread the message far and wide, Fonepay organized several activities throughout the month. These included targeted giveaways, online and offline promotions, and digital literacy programs specifically designed for women. The goal was simple: make digital finance more accessible and relatable.

To maximize the campaign's reach, Fonepay partnered with 16 influencers, helping to spread awareness to over 1 million people. On-the-ground efforts were also a big part of the campaign. Workshops and training sessions were held during key events like the Rotaract Women Expo, FWEAN 8th International Women's Trade Expo 2025, and in cities such as Janakpur and Dharan. These hands-on events provided practical training to over 400 women, teaching them how to use digital financial tools in their daily lives.

Another highlight of the campaign was Fonepay's involvement in the WOW Women Achievers Award, where the Sakshyam Nari of the Year title was given to a woman who stood out for her financial independence through the use of digital payments. This recognition underlined Fonepay's strong commitment to supporting women's empowerment and financial inclusion.

The impact of the campaign was clearly visible. During the month of March, Fonepay QR transactions increased by 20%, Fonepay Direct saw an 18% rise, and Fonepay Bills grew by 15%. These numbers reflect how effective Sakshyam Nari was in encouraging digital payment adoption and how it contributed to the growth of Nepal's digital economy.



Fonepay Hosted Strategy Execution Training with Expert **Grzegorz Szałajko**

On March 26, 2025, Fonepay conducted a training session on "Effective Execution of Strategic Initiatives," where participants gained valuable insights into strategic execution and its impact

across teams and departments.

The session was led by Grzegorz Szałajko, a globally recognized expert in portfolio, program, and project management. With over 20 years of experience and a deep understanding of modern standards, Grzegorz brought a wealth of knowledge and real-world examples to the session, making complex topics both relatable and actionable.

Participants explored how portfolio management can strengthen the execution of strategy across an organization. The session also covered how to structure programs in a way that maximizes synergy—ensuring different projects work together toward a common goal. Another key focus was value-driven project management, with an emphasis on delivering real, measurable benefits rather than just checking boxes.

Grzegorz's engaging storytelling and practical approach made the session both informative and inspiring. As one of the minds behind global standards like the PMBOK Guide and Project Excellence Baseline, he shared not only theory but also firsthand insights into how strategic initiatives can succeed or fail depending on execution. The training served as a great opportunity for Fonepay's teams to align on strategic priorities and sharpen their approach to managing programs and projects.

Fonepay Conducted Fire Safety Training with **Kathmandu Security Services**

Fonepay organized a Fire Safety Training session on March 27, 2025, in collaboration with Kathmandu Security Services Pvt. Ltd. The session was led by Mr. Saroj Khanal, Head of Security Operation & Training, who shared his valuable expertise on fire safety and emergency response.

The session began with a one-hour theory class, where participants were introduced to the basics of fire safety. Topics covered included the nature of fire, basic fire principles, and an overview of different types of fire control equipment. The theory session helped build awareness of potential fire hazards and the importance of quick, informed responses during emergencies.

Following the theory, a practical demonstration was held to show the correct use of fire control equipment. Participants observed how to handle fire extinguishers and other tools effectively in real-life situations. The hands-on part of the training reinforced the theoretical knowledge and gave everyone a clearer understanding of how to act in case of a fire.

Esewa Money Transfer Partners with **Social Security Fund to Facilitate Overseas Contributions**

Esewa Money Transfer, Nepal's leading digital remittance company, has entered into an agreement with the Social Security Fund to streamline overseas contributions toward Nepal's social security system. The agreement was formalized between SSF Executive Director Kabiraj Adhikari and Esewa Money Transfer's CEO, Ajesh Koirala. This collaboration is designed to simplify the fund collection process for Nepalese workers and self-employed individuals living abroad.

Koirala Dai, CEO of Esewa Money Transfer, emphasized the company's dedication to empowering Nepalese communities overseas by enabling their participation in social security benefits. He also expressed enthusiasm about facilitating a seamless contribution process, allowing Nepalese abroad to support the SSF with ease.

This collaboration between Esewa Money Transfer and the Social Security Fund underscores a shared commitment to simplifying contributions for Nepalese

Through this partnership, Nepalese expatriates can now directly contribute to the SSF via Esewa's dedicated global partners. The initiative seeks to improve accessibility and efficiency, further strengthening Nepal's social security framework for its citizens abroad. Ajesh expatriates, ensuring broader access to social security benefits.

CEO of Esewa Money Transfer, Ajesh Koirala Dai Shares **Insights on Remittance Trends from Romania to Nepal**

Mr. Ajesh Koirala, CEO of Esewa Money Transfer, recently shared valuable insights into the remittance process from Romania to Nepal during an interview in Bucharest, hosted by the Radio DA team. In the conversation, Ajesh Dai highlighted the significant role of remittances in supporting Nepal's economy, particularly the contributions of Nepali workers in Romania. He emphasized how platforms like Esewa are simplifying the transfer process, making it more efficient and accessible for both senders and receivers.

Ajesh Dai also discussed the emerging opportunities in the remittance sector, pointing out the potential for growth as more people turn to digital money transfer services. He stressed that these developments are not only beneficial for individuals but also for the wider community, contributing to economic stability in Nepal. To watch the full interview, visit this link.

How eSewa is Reducing
Carbon Emission & Advancing SDG Goals?

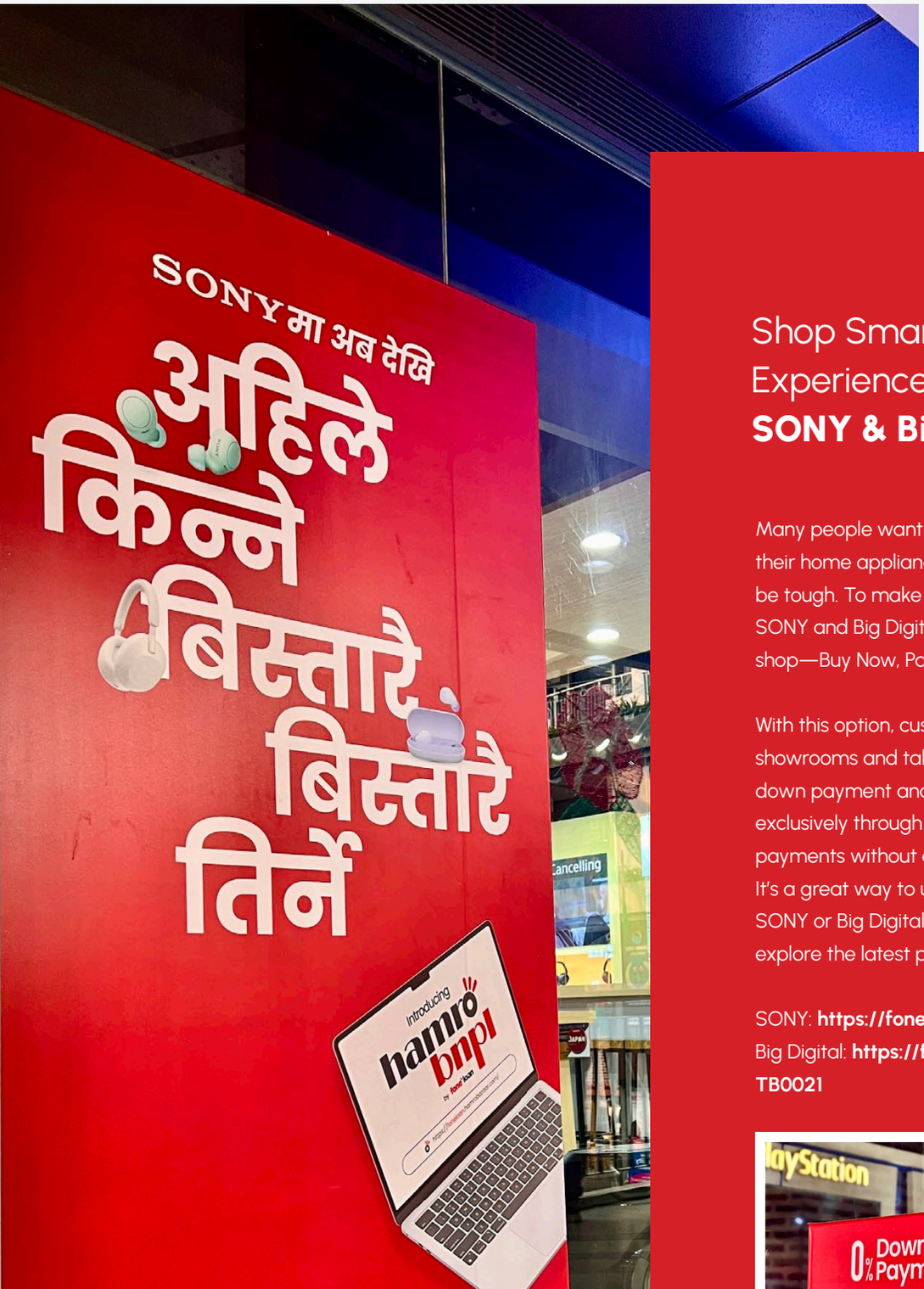
eSewa, Nepal's largest fintech company, is doing more than just making digital payments easier. Over the past year, the company has also helped reduce carbon emissions by a notable 7,807,698.726 kg CO_2e. This reduction comes from what's known as Scope 3 emissions, which include things like the use of paper, customer travel, and other related activities.

Nearly 1 million NEA users now pay their electricity bills through eSewa. That means less paper and ink is used, and there's a big drop in fuel use from fewer trips to payment counters. This shift is a clear sign of eSewa's commitment to a greener future. eSewa's efforts align with global Sustainable Development Goals, especially Goal 13 (Climate Action) and Goal 12 (Responsible Consumption and Production).

This data is based on transactions made in Bagmati Province and mainly looks at payments to the Nepal Electricity Authority (NEA), banks, and internet service providers (ISPs). By offering digital payment options, eSewa has shown how technology can help reduce environmental impact. It has replaced paper receipts with digital records and reduced the need for people to travel just to pay bills.

Through these steps, the company is setting an example for other businesses in Nepal and beyond.

As eSewa continues to grow its services, it remains focused on reducing its carbon footprint and supporting local communities through innovation and sustainable practices. Each digital transaction brings Nepal one step closer to a more environmentally friendly future.

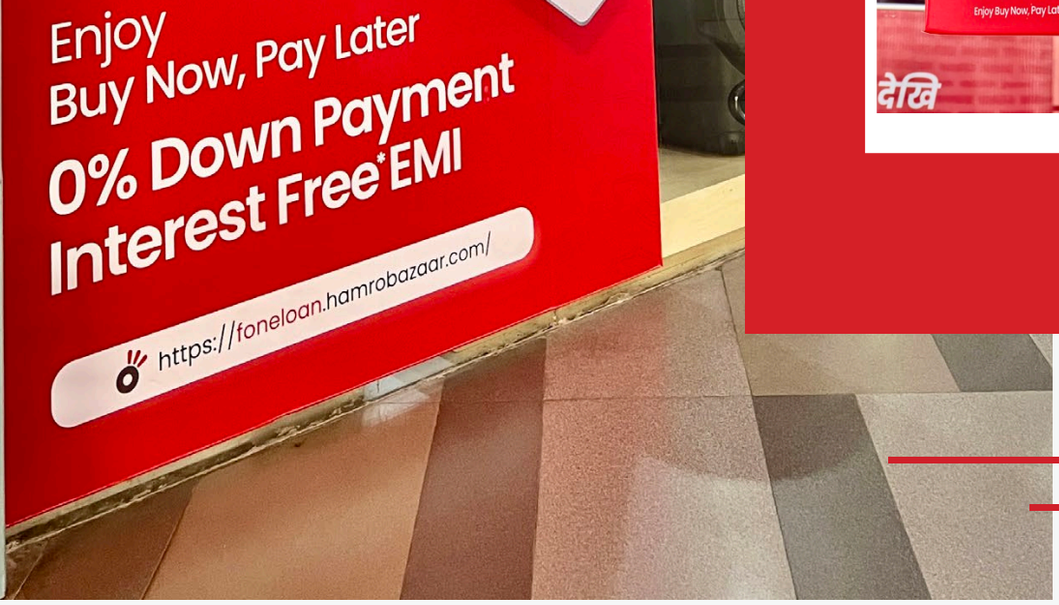


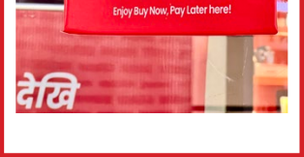
Shop Smart, Pay Smarter: Experience Buy Now, Pay Later at **SONY & Big Digital with Foneloan!**

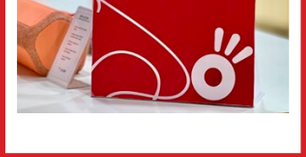
Many people want the latest gadgets or need to upgrade their home appliances, but paying the full amount upfront can be tough. To make things easier, Foneloan has partnered with SONY and Big Digital to offer a simple and flexible way to shop—Buy Now, Pay Later at checkout.

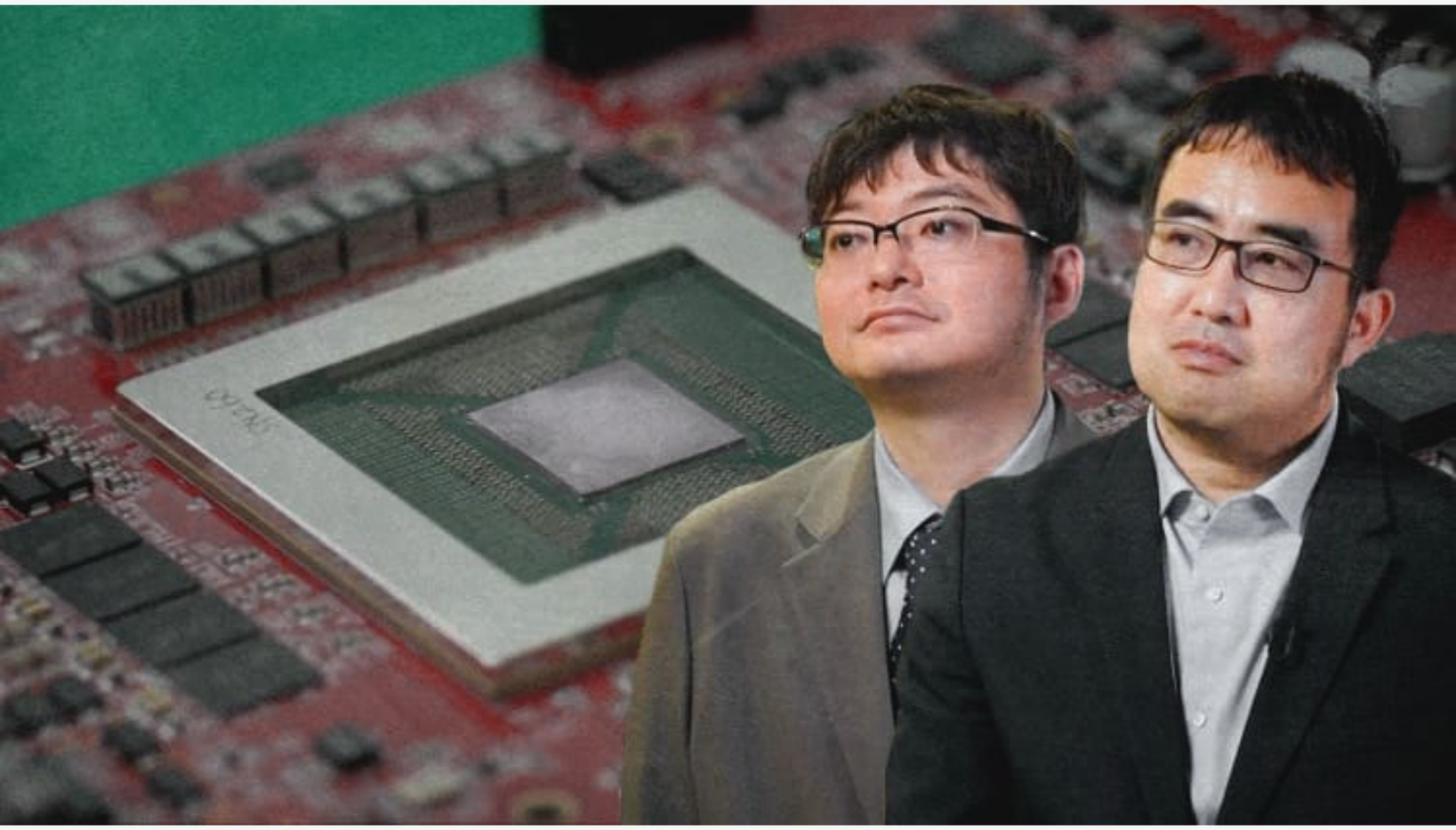
With this option, customers can visit SONY and Big Digital showrooms and take home their favorite products with 0% down payment and interest-free EMIs*. This offer is available exclusively through HamroBNPL, making it easier to manage payments without extra stress or hidden costs.
It's a great way to upgrade without delay. Just walk into any SONY or Big Digital outlet, or check out their pages online to explore the latest products.

SONY: **https://foneloan.hamrobazaar.com/merchant/NH0008**
Big Digital: **https://foneloan.hamrobazaar.com/merchant/TB0021**









How Japan's Largest AI Unicorn is Shaping the **Future of Deep Learning?**

Preferred Networks, Japan's leading artificial intelligence startup, is redefining how AI can tackle real-world challenges. Founded in 2014, the company has quickly become a leader in deep learning, applying its technology to industries like autonomous driving and semiconductors.

Through partnerships with major investors like Toyota, Preferred Networks has grown into Japan's largest AI unicorn, valued at over $1 billion. Their collaboration with Toyota is a key highlight, focusing on advancing autonomous vehicle technology using deep learning. This

But Preferred Networks doesn't stop at autonomous driving. The company is also pushing the boundaries of AI hardware, working on innovative semiconductor projects that will power the next generation of technology.

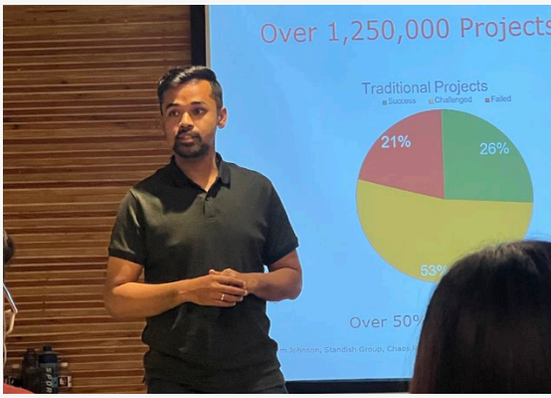
By solving real-world problems with deep learning, Preferred Networks is positioning itself as a global leader in AI innovation. With a growing influence across various sectors, the company is helping shape the future of industries from healthcare to manufacturing, proving that AI can have a transformative impact on everyday life.

partnership is a step forward in making self-driving cars safer and more efficient, showcasing AI's potential to revolutionize transportation.

Redefining Product Ownership:
Insights from the "Scrum and Beyond" Session

The Product COE recently hosted an engaging session titled "Product Owner Roles, Scrum and Beyond", bringing together product management team members from across the group. Designed to explore the evolving role of Product Owners in agile environments, the session was expertly facilitated by Rajesh Shrestha (eXtenso), Khemraj Basnet (F1Soft), Bikash Rimal (F1Soft), Babul Shrestha (Fonepay), and Raunak Maskay (F1Soft).

Through interactive discussions and knowledge sharing, participants gained deeper insights into Scrum practices, strategic product thinking, and the broader responsibilities of Product Owners. The session underscored the importance of continuous learning and cross-functional collaboration in driving product excellence across the organization.



Multilingual Chatbot Demo **at F1ARL**

The F1ARL research team recently showcased an exciting project—a Multilingual Chatbot—developed by Nitesh Ghimire, Adarsha Pandey, and Sushil Dhakal from FoneNxt. The demo was presented in front of F1ARL sponsors, including CEOs, as well as mentors and subject experts who have been guiding the team. The chatbot is designed to understand and respond in multiple languages, making it easier to connect with users from different backgrounds. It was a proud moment for the team as they demonstrated how technology can break down language barriers and make communication more inclusive.

Honoring Partnerships on **F1Soft's 21st Anniversary**

As F1Soft marks 21 years of its journey, we take this moment to express our deepest gratitude to the banks and partners who've stood with us every step of the way. Group President, Mr. Siddhant Thakuri and Director, Mr. Subash Sharma presented mementos to the CEOs of our partner banks - small tokens of appreciation for the invaluable trust, collaboration, and support we've received over the years.

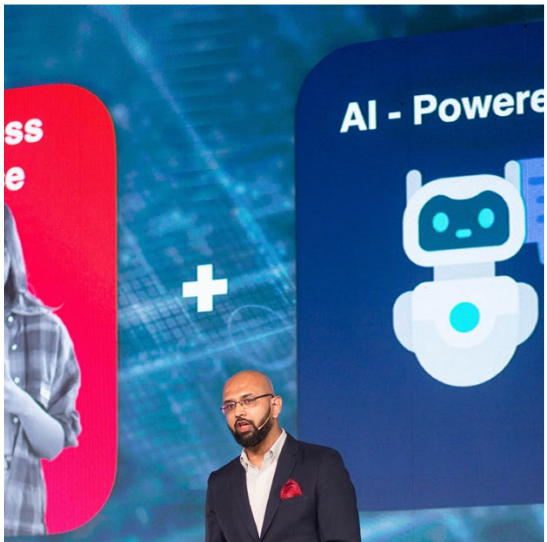
#LifeatF1Soft

Team Outing- P&C and Admin

Information Security Awareness Training

Information Security Awareness Training

Honored guests at Bankers Meetup 2025



Keynote Speaker Mr. Michael Clark felicitated by
Mr. Siddhant Thakuri, President, F1Soft Group

Mr. Rhishikesh Nepal, Chief Partnership Officer at F1Soft,
shares insights on Digital Onboarding

Mr. Akbar Khan and Mr. Steve Gotz shake hands to mark the opening of a new research lab in Dubai,
in collaboration with F1Soft Advanced Research Lab

Words of wisdom from Additional Managing Director of
City Bank Bangladesh, Mr. Kazi Azizur Rehman