

Reflecting on Year of Collaboration at FISoft Group, eSewa Recognised as Nepal's Best Managed IT Company, Fonepay Credit Card Goes Live, Pitstop Recommends and many more.

LET'S INNOVATE **समे** | **fi soft** GROUP

WELCOME TO PITSTOP

Happy Corporate New Year! As FISoft Group ushers in a new fiscal year, this edition of Pitstop begins with gratitude for the journey so far and renewed optimism for the road ahead.

We celebrated the fiscal year 2024/25 dedicated as the Year of Collaboration, which was instrumental in practicing TIGER & CLIFF values. Taking a look back, it was a year where people came together—sharing knowledge, exchanging ideas, and building meaningful solutions as one united force. Take a moment and get yourself a chilled drink as we dive into a fresh perspective and exciting edition of Pitstop.

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@fisoft.com, and we will take care of the rest.

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Reflecting on a Year of Collaboration at FISoft Group

Innovation has always been at the core of what we've done. But what set the past year apart wasn't just the pace of innovation. It was the way we approached it as a team, united by purpose and driven by collaboration. Across the FISoft Group, teams moved beyond coordination into co-creation, working across verticals, and across functional roles from internal partnerships to external alliances, we made collaboration a shared mindset. As we close out the Year of Collaboration, it's worth taking a moment to reflect on just how much we've accomplished together.

easyloan

eSewa, FoneXIT, Fonebank, and others Data introduced easyloan - making eSewa the first digital wallet in Nepal to offer loans directly within the app. Designed for agents and small business owners, easyloan provides quick, collateral-free micro-loans with just a few taps.

hamro bnpi

HamroBazar, Fonebank, and FISoft came together to bring a smart and flexible Buy Now, Pay Later solution, HamroBNPL. It is designed to make purchases easier and more accessible without the pressure of upfront payments.

fonepoints

eSewa, Fonepay, and Fonepoints have jointly collaborated to introduce a seamless way to earn and redeem points for mobile banking and eSewa users. With a dedicated Fonepoints app, users can now merge their eSewa and fonepay reward points.

fonepay card

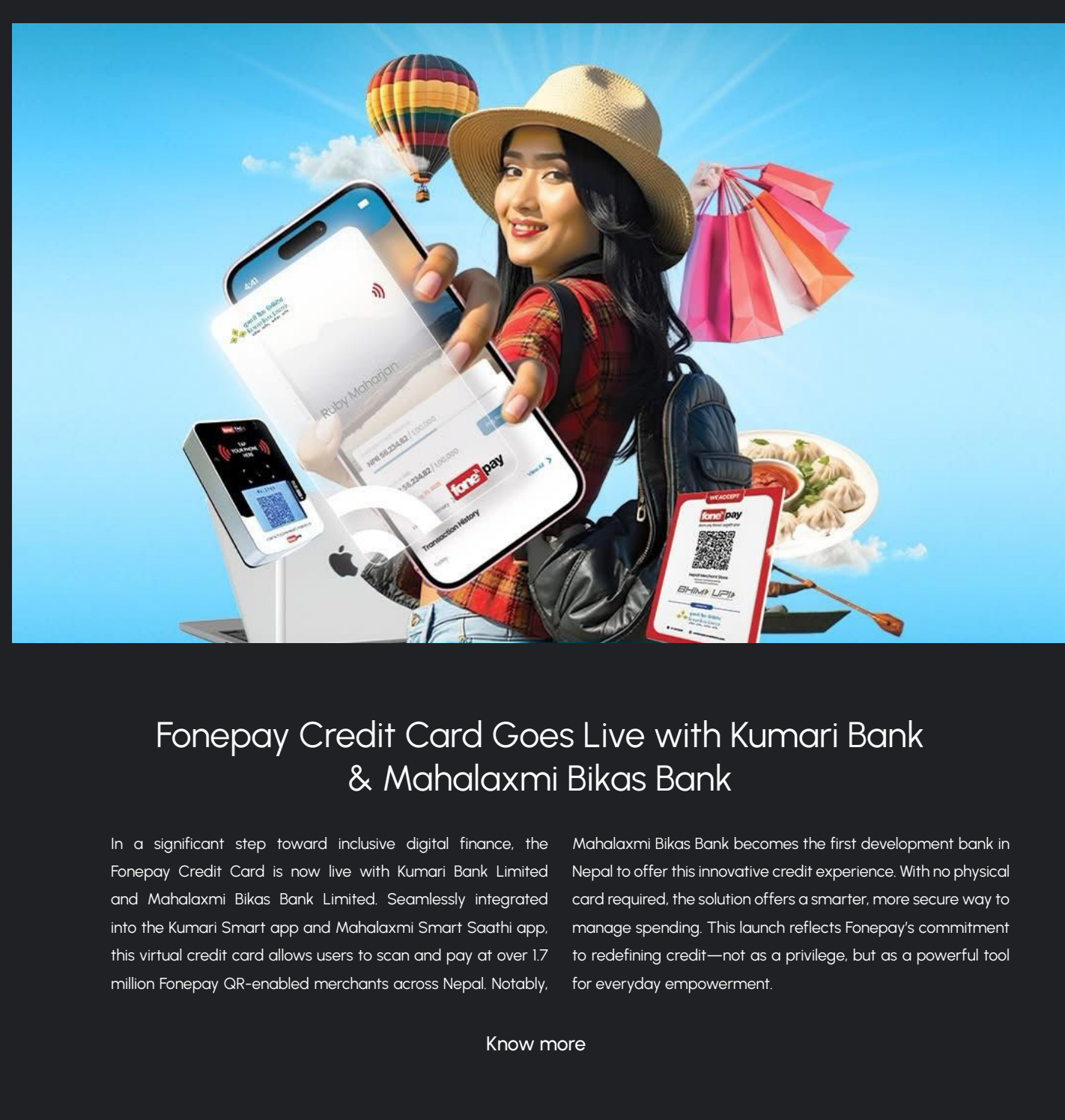
Fonepay and FISoft in collaboration with Citibank International Bank, Kumari Bank and Mahalaxmi Bikas Bank has launched Nepal's first Digital Credit Card.

fone TAG

Fonepay and FISoft with Citibank introduced FoneTAG. FoneTAG is an offline payment solution that enables customers to avoid money-making and the safe use of mobile banking and payments across financial services, and participate in the digital economy with ease.

Beyond product development - the Year of Collaboration has also been a time for learning and shared growth. The FIARL team, INFRA Club, and FIToast Master Club have collaborated time and again to conduct insightful sessions.

As we look back on this remarkable year, we're filled with deep gratitude for everyone who made our journey so meaningful - our partners, employees, and regulators. Every collaboration, every conversation, and every shared success has brought us closer to our vision of a digitally empowered Nepal.



eSewa Recognised as Nepal's Best Managed IT Company at NewBiz Conclave 2025

At the heart of Nepal's rapidly evolving digital economy, eSewa marked another proud milestone by being awarded the Best Managed IT Company of the Year at the 9th NewBiz Conclave & Business Excellence Awards 2025, held in Kathmandu on June 26. The prestigious annual event, hosted by New Business Age, brought together top businesses and entrepreneurs from across Nepal's banking, insurance, IT, and corporate sectors.

Awards were presented across nine competitive categories, each representing a unique facet of business excellence. eSewa's recognition underscores its vital role in reshaping Nepal's financial landscape through technology. As Nepal's first digital wallet, eSewa has enabled millions to make seamless payments, access financial services, and participate in the digital economy with ease.

More about the event



eSewa Conducts Digital Literacy Session at IIMS College

In its ongoing efforts to promote responsible and informed digital engagement, eSewa recently conducted a meaningful session on Digital Literacy for Strategic Planning at IIMS College. Facilitated by our internal trainers, the session offered valuable practical insights into navigating the digital world with intention and care. From smart planning using digital tools to

understanding the nuances of safe online behavior, the session encouraged students to think critically about their digital presence and decisions. More than just a workshop, it served as a mentorship moment, where digital responsibility can be a powerful enabler of personal and professional growth.

Know more about the session



Fonepay Credit Card Goes Live with Kumari Bank & Mahalaxmi Bikas Bank

In a significant step toward inclusive digital finance, the Fonepay Credit Card is now live with Kumari Bank, Limited and Mahalaxmi Bikas Bank, Limited. Seamlessly integrated into the Kumari Smart app and Mahalaxmi Smart South app, this virtual credit card allows users to scan and pay at over 17 million Fonepay QR-enabled merchants across Nepal. Notably,

Mahalaxmi Bikas Bank becomes the first development bank in Nepal to offer its innovative credit experience. With a physical card and digital app, the solution offers a smarter, more secure way to manage spending. This launch reflects Fonepay's commitment to redefining credit—not as a privilege, but as a powerful tool for everyday empowerment.

Know more

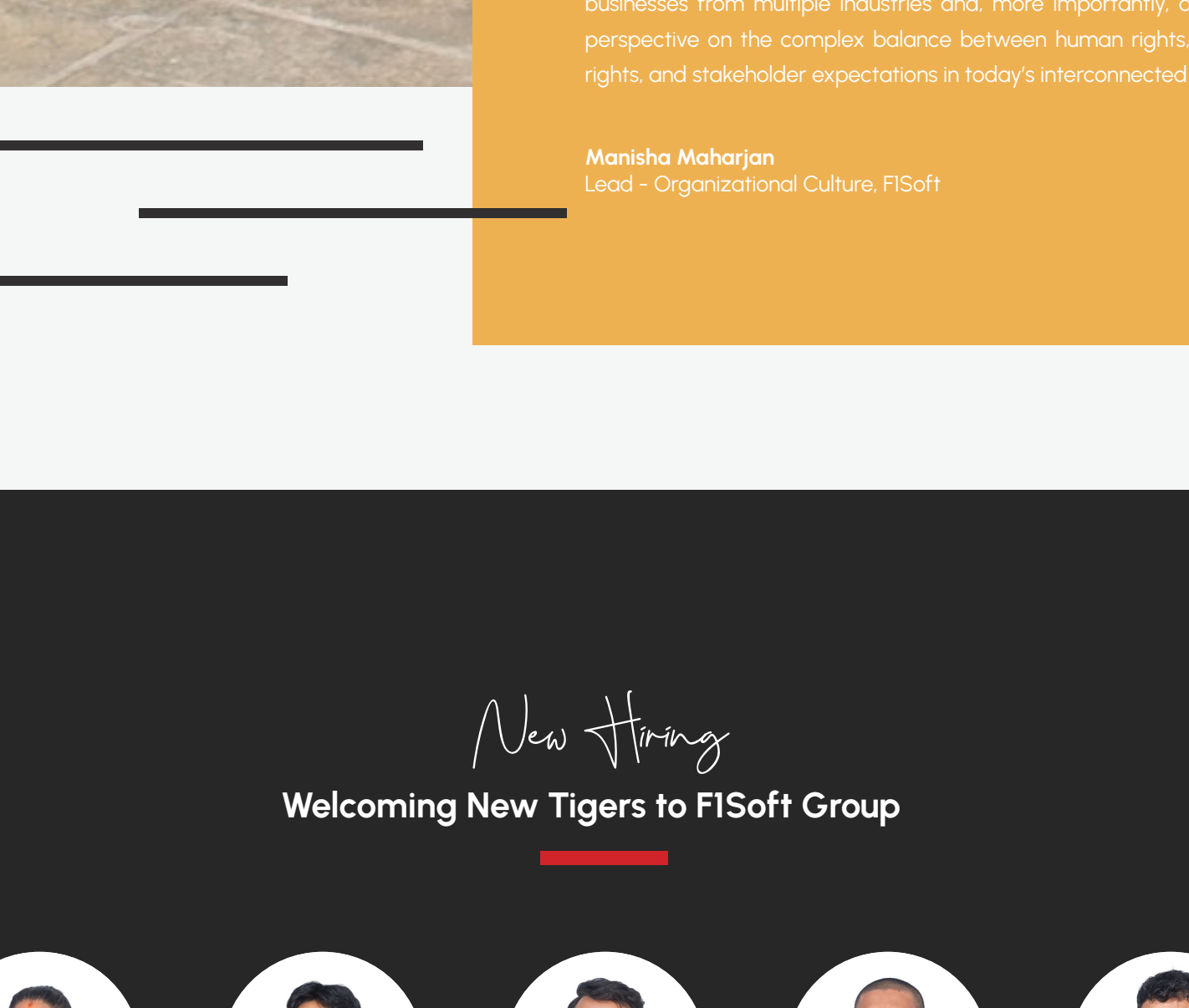


Fonepay Business Academy Held Digital Payment Awareness Sessions

Fonepay Business Academy Conducted Digital Payment Literacy Sessions at different locations across leading colleges in Madhesh Province, including Bagmati Janda Campus, Gogri Prasad Model School, Model International College and Central Engineering College and colleges in Koshi Pradesh, including Zorah International College, Sushma Godavari College, Dharm City College and Ganesha Multiple College. A Merchant focus training session was also conducted in collaboration with MYER.

Jalandhar chapter. With the active participation of over 1000 students and merchants, the sessions covered crucial topics like prevailing Digital Payment services, also including financial fraud, money-making and the safe use of mobile banking and digital payments. Aligned with the UN Sustainable Development Goals (SDGs), this interactive and impactful initiative marks a step forward in building a smarter, safer digital economy.

More about the event



eSewa Money Transfer Collaborates with Touch 'n Go to Facilitate SSF Contributions

eSewa Money Transfer, Nepal's first digital remittance company, has entered into an agreement with Touch 'n Go eWallet, Malaysia, to facilitate contributions to Social Security Fund (SSF) by Nepalese migrants residing in Malaysia.

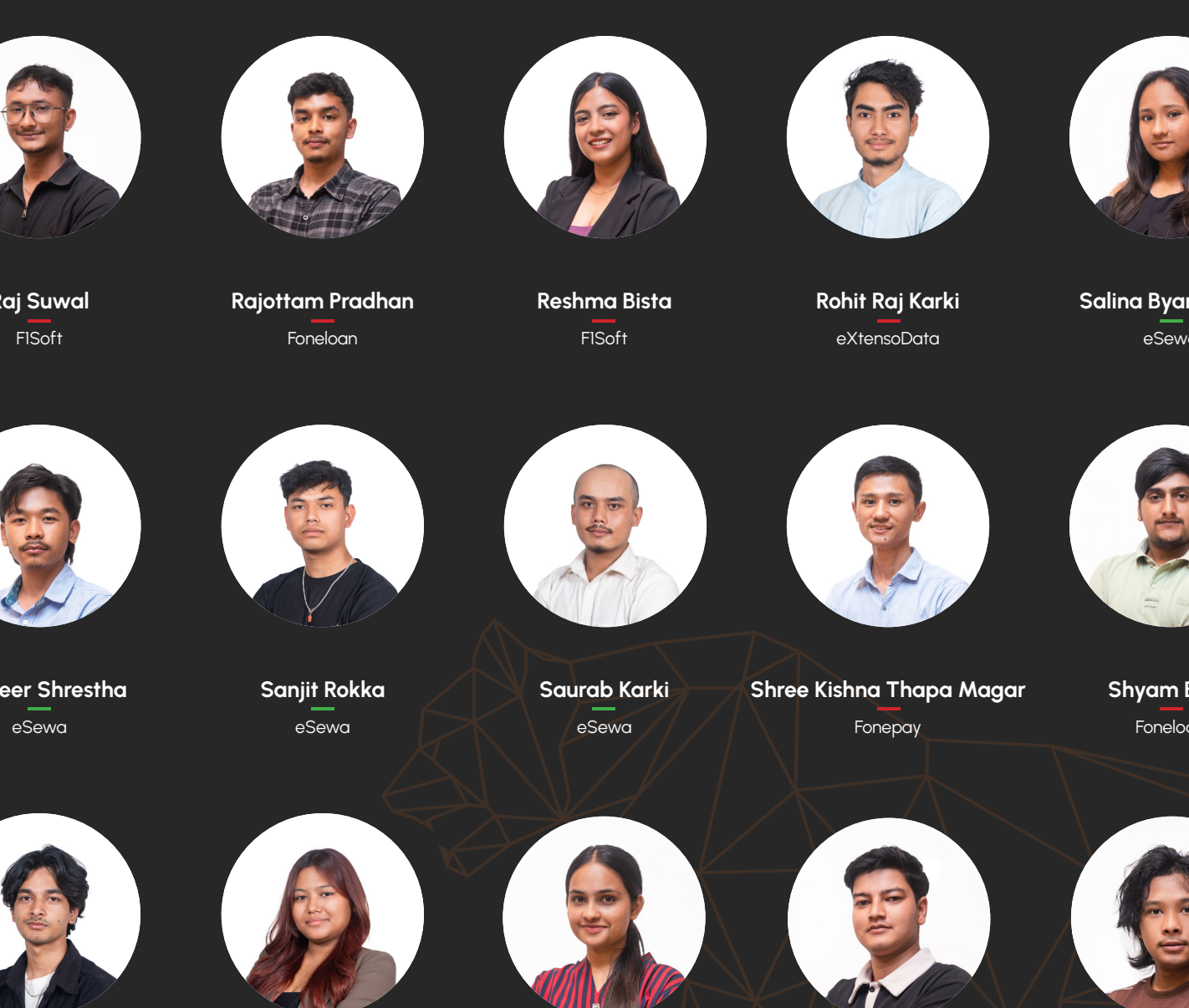
This partnership reflects a robust commitment to simplifying the contribution process for Nepalese residents in Malaysia, ensuring broader access to the social security system.

The agreement was signed between Mr. Sarveswar Raj Gopal, CEO of TNG Digital Remittance, and Mr. Ajesh Karki, CEO of eSewa Money Transfer, enabling direct SSF

contributions by Nepalese individuals through the Touch 'n Go eWallet. This collaboration not only facilitates SSF contributions but also opens doors for a long-term strategic partnership between eSewa Money Transfer and Touch 'n Go eWallet.

This partnership reflects a robust commitment to simplifying the contribution process for Nepalese residents in Malaysia, ensuring broader access to the social security system.

know more about this partnership



Carrying Home a Story From Patan to Paris

When I first started working on PETALS, I never imagined how far it would take me, not just in distance, but in understanding, resilience, and connection.

What began with the idea of reusing discarded temple flowers slowly grew into something much deeper: a way to reclaim lost traditions, reconnect generations, and create quiet yet meaningful opportunities for women who are often left out of the conversation.

There were many late nights. Some filled with excitement, others with uncertainty. Balancing full-time responsibilities at eSewa while building a project like this wasn't easy and there were moments where the weight of it all felt like too much. But every time I visited one of our community sessions or heard one of our mentors share her story, I was reminded why we started. It was never just about making income. It was about restoring dignity, passing on knowledge, and making space for women to be seen, respected, and valued.

This journey has reminded me of something simple but powerful. That big impact doesn't always begin with big ideas. Sometimes, it starts quietly, like a flower on the ground. And a belief that change can be beautiful, slow, and deeply rooted.

Representing Nepal on the global stage & when I was invited to speak at the Women@Dior & UNESCO Global Conference in Paris, I felt deeply honored, not just for myself, but for everyone involved in PETALS. Standing on stage as one of the Top 5 global projects was overwhelming in the best possible way. But I didn't feel alone. I felt surrounded by the voices of our mentors, the hands of the women who crafted each stick of incense, and the history of the culture that raised me.

There's still so much more to do. But now, I move forward with a heart full of gratitude, and a renewed purpose. To keep creating work that lifts others even in small, quiet ways. Because sometimes, that's where the real transformation begins.

It wasn't about showing the world what I had done. It was about showing them what Nepalese women can

do when they are trusted, supported, and heard. That big impact doesn't always begin with big ideas. Sometimes, it starts quietly, like a flower on the ground. And a belief that change can be beautiful, slow, and deeply rooted.

I'm incredibly thankful to everyone at eSewa and FISoft Group who supported this journey. Your encouragement, flexibility, and belief made it possible to take a local story all the way to an international stage and bring it back home every time stronger.

There's still so much more to do. But now, I move forward with a heart full of gratitude, and a renewed purpose. To keep creating work that lifts others even in small, quiet ways. Because sometimes, that's where the real transformation begins.

Such dilemmas are not hypothetical—they reflect everyday tensions businesses across sectors grapple with. The conversations were raw, relevant, and deeply practical.

I walked away from the event with a bag full of pain points faced by businesses from multiple industries and more importantly, a broader perspective on the complex balance between human rights, business rights, and stakeholder expectations in today's interconnected world.

Manisha Maharjan
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