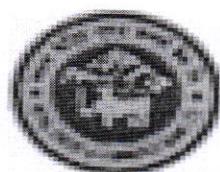
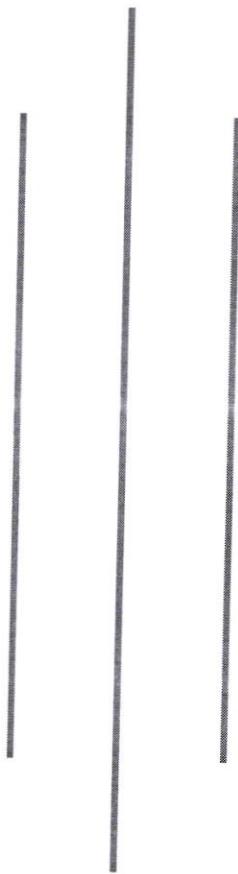


Management Information System (MIS)

Guidelines- 2018

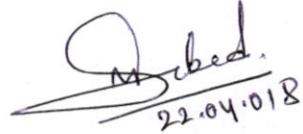


NCC Bank

नेपाल क्रेडिट एंड कमर्च बङ्क लि.
Nepal Credit & Commerce Bank Ltd.

Your Business Bank

Approving Table

	Name	Designation	Signature
Prepared and Submitted by:	Mukunda Subedi	Chief Risk Officer	 22.04.2018
Reviewed and Supported by:	Rewanta Kumar Dahal	Deputy Chief Executive Officer	
Reviewed and Supported by:	Bandana Pathak	Deputy Chief Executive Officer	
Approved by:	Ramesh Raj Aryal	Chief Executive Officer	

Management Information System (MIS) Guidelines- 2018

1. Introduction

Management Information System (MIS) is a system that enables the Bank for effective and efficient management towards achieving the organizational goals. MIS ensures the proper risk management in the Bank with the systematizing the information collections, analysis and disseminations for better decisions making. This MIS Guideline- 2018 has defined the scope and activities that has to be prepared and reported by the various functions of the Bank. Management uses the information for better internal control system and efficient decision making. This MIS does not substitute the responsibility and accountability of the respective functional department though MIS is assigned in different ways.

This is not just the reporting requirement; it is the basis of self assessment of the task under the respective department/functional heads/chiefs. Department has to assess the operational efficiencies through the report generations.

The Guidelines come into implementation with the approval of Chief Executive Officer.

2 Objectives

The major objectives of the MIS Guideline are as follows:

- a) Maintaining a strong communication system within the Bank
- b) Ensuring the adequate and proper information on the key activities of the Bank
- c) Support for the prudent decision making
- d) Smooth and standardized reporting system
- e) Use as a tool for key performance indicators and key risk indicators
- f) Optimum utilizations of resources and optimization of performances
- g) Encouraging to all staff members to be responsible and accountable

3 MIS Preparation and Reporting

- 3.1 MIS shall be prepared by the corporate office departments/units as defined in this MIS Guideline, Policies, Manuals, Guidelines, Circulars, Product Papers and NRB Directives/Circulars. The report shall be submitted to the reporting line supervisors and executives.
- 3.2 MIS to the best possible shall be generated from Core Banking System i.e. Pumori. If not possible, it has to be taken from other automated software used in the Bank. Manual task



and other manual interventions on report preparation and reporting should be avoided to the best possible.

- 3.3 All kinds of reports prepared and submitted to higher authorities or regulatory authorities should be ensured with highest level of data integrity and reliability.
- 3.4 Kinds of MIS that have not been incorporated in the Guideline can be added or given MIS cannot be discontinued with the approval of Chief Executive Officer (CEO). In addition to the given reports, MIS reporting should be done as outlined in the respective Bank's Policies, Manuals, Circulars or other Regulatory provisions.

4 Implementation

The MIS Guideline has been prepared for the rigorous and honest implementation. It shall be taken on strict compliance without any compromise. Excuses shall not be entertained at any ground. Department shall prepare a checklist of its own implementation of reporting.

Chief/Head of Departments or Units collect information/data, prepare on structured report and submit to the given supervisors or designated officials. Compliance and Internal Audit examines the implementations of the Guideline.

Following MIS reports shall be prepared and submitted as given below:

A. Financial Planning and Account Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Daily Financial Highlights/MIS	Executives, DCEO, CEO	Daily	Before 10:30 AM.
2.	Monthly Variance Report	Reporting Line to CEO	Monthly	Within 15 th of next month
3.	Monthly Exhibit Report (Branch and Corporate Office consolidated)	Reporting Line to CEO	Monthly	Within 15 th of next month
4.	Estimation of Profitability, Financial Positions, Tax Estimations etc	Reporting Line to CEO	Quarterly	15 days before of Quarter End
5.	NRB Regulatory Reporting as per Unified Directives	NRB	As per NRB provision	As per NRB requirements
6.	Capital Adequacy Report (CAR)	Reporting line	Monthly	Within 15 th of next

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	as per regulatory norms and ICAAP norms	to CEO		month
7.	Assets (except loan) Write Off and Operational Loss Expenses Report	Reporting line to CEO	Quarterly	Within a month
8.	Report on Contingent Liabilities	Reporting line to CEO	Quarterly	Within a month

B. Credit Risk Management Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Credit Risk Observations Report	CRO	Weekly	
2.	Credit Turn Around Time Monitoring Report	Reporting line to CEO	Monthly	15 th of next month
3.	Sector Wise Exposure	Reporting Line to CEO	Quarterly	Within 15 th of Quarter End
4.	Productive Sector	Reporting Line to CEO	Quarterly	Within 15 th of Quarter End
5.	Top 1, 2, 10, 20, 50 Borrowers	Reporting Line to CEO	Monthly	Within a week
6.	Loan Sanctioned and Renewed during the Month	Reporting Line to CEO	Monthly	Within a week
7.	Credit Risk Assessment Report	Reporting Line to CEO	Quarterly	Within 15 th of next Quarter
8.	Group Exposures	Reporting Line to CEO	Monthly	Within 15 days
9.	Loan under Personal Guarantees	Reporting Line to CEO	Monthly	Within 15 th of next month
10.	Valuator Status Report	CRO	Quarterly	Within a week
11.	Credit file review report	CRO	By-Monthly	Within a week
12.	Risk Appetite and Risk Tolerance Limit Report	Reporting line to CEO	Monthly	Within 15 th of next month
13.	Stress Testing Report	Reporting line to CEO	Quarterly	Within a month
14.	Credit Risk Profiling Report	Reporting line	Monthly	Within 15 th of next



	Branch Wise	to CEO		month
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C. Operations, Market and Liquidity Risk Management Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Daily Exception Report	Head-Op Risk	Daily	
2.	Operation Risk Profiling Report- Branch wise	Reporting line to CEO	Monthly	15 th of next month
3.	Quarterly Operations, Market and Liquidity Risk Report	Reporting line to CEO	Quarterly	Within a month
4.	Weekly Operation, Market and Liquidity Risk issues report	CRO	Weekly	
5.	Total Assets Profiling Report	Reporting line to CEO	Quarterly	Within a month
6.	Risk Appetite and Risk Tolerance Limit Report	Reporting line to CEO	Monthly	15 th of next month
7.	Related party transactions	Reporting line to CEO	Quarterly	Within a month

D. Reconciliations

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Reconciliation Status Report	Reporting line to CEO	Monthly	15 th of next month
2.	IDT, Inter-Branch or other intermediary pending report	Reporting line to CEO	Monthly	Within a week
3.	Dividend Payables	Reporting line to CEO	Monthly	Within a week

E. Centralized Credit Monitoring Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Exception Report	DCEO-Credit	Daily	
2.	Limit expiry report	Reporting Line, CRO to CEO	Weekly	
3.	Collateral Revaluation Report	Reporting Line, CRO to CEO	Quarterly	Within 15 th of next quarter

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4.	Margin Lending Monitoring Report	Reporting Line, CRO to CEO	Weekly	
5.	Overdrawn Account Report	Reporting Line, CRO to CEO	Monthly	Within a week
6.	Insurance Expiry Status	Reporting Line, CRO to CEO	Weekly	
7.	Interest Overdue Report	Reporting Line, CRO to CEO	Weekly	
8.	Drawing Power Status Report	Reporting Line, CRO to CEO	Monthly	Within a week
9.	Portfolio Review / Default Rate of Product Based Lending Report	Reporting Line, CRO to CEO	Quarterly	Within next month
10.	Turnover and Limit Utilization Report of Revolving Business Loan	Reporting Line, CRO to CEO	Every Two Months	Within 15 th of next month
11.	Gold Loan Report	Reporting Line, CRO to CEO	Monthly	Within a week
12.	Multi Banking Report	Reporting Line, CRO to CEO	Quarterly	Next month of Quarter end
13.	Third Party Collateral Reports	Reporting Line, CRO to CEO	Quarterly	Next month of Quarter end
14.	Credit Risk Grading	Reporting Line, CRO to CEO	Quarterly	Next month of Quarter end
15.	Loan Against PG Monitoring Report	Reporting Line, CRO to CEO	Monthly	Within a month

F. Centralized Credit Operation Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Exception report monitoring	Head-CCOD	Daily	
2.	Deviations Implementation Report	Reporting line to CEO	Monthly	Within 15 days
3.	Credit Documents Pending Reports	Reporting line to CEO	By-Monthly	Next week



4.	Pending Loan Account Coding Report (Basel, Sector, Product, SME, Retail, Corporate, Risk Grade etc..)	DCEO-Operations	Weekly	Next week
5.	Loan loss provisioning report	Reporting line to CEO	Quarterly	Within a week
6.	Credit Information report	Reporting line to DCEO	Quarterly	Within a month
7.	Borrower Blacklisting Report	Reporting line to CEO	Quarterly	Within a month

G. Recovery Department

S. No	Report/MIS	Submitting To	Frequency	Deadline
1.	Recovery Progress Under Irregular Accounts	Reporting line to CEO	Monthly	Within a week
2.	Progress on NBA Disposals	Reporting line to CEO	Monthly	Within a week
3.	Loan Write-off and Recovery Report	Reporting line to CEO	Quarterly	15 th of next month

H. Treasury Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	FCY Position Report	Reporting line to CEO	Daily	Before 10 am
2.	CD and CCD Report	Reporting line to CEO	Daily	Before 10 am.
3.	Fund Position Report	Reporting line to CEO	Daily	Before 10 am
4.	Foreign Exchange Rates	BMs/Dept /Executives	Daily	As and when updated
5.	Investments Report with return and price fluctuation impact	Reporting Line to CEO, ALCO	Monthly	Within a week
6.	Liquidity Projection Report	Reporting Line to CEO	Monthly	Within a week

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7.	Treasury Budget Variance	Reporting Line to CEO	Monthly	Within a week
8.	GAP Analysis and Risk Review of Market, Liquidity, Interest and Foreign Exchange	Reporting Line to CEO and ALCO	Monthly	15 th of next month

I. Marketing Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Deposit Status Report	Reporting Line to CEO	Daily	Before 10 am
2.	Update on Interest Rate of BFIs	Reporting Line to CEO	As and when updated	
3.	Report on Top 1, 5, 10, 20 and 50 Depositors	Reporting Line to CEO	Monthly	Within a week
4.	Significant Deposit Movement Report	Reporting Line to CEO	Daily	5 pm before EOD
5.	Deposit Mix Report	Reporting Line to CEO	Monthly	Within a week
6.	FDs maturing report	Reporting Line to CEO	Weekly	
7.	Deposit variance report	Reporting Line to CEO	Monthly	Within a week

J. Remittances

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Remittance Business Report	Reporting Line to CEO	Monthly	Within a week
2.	Pending and not accepted Remittances	Reporting line to DCEO-Operation	Monthly	Within a week
3.	Receivables ageing and settlement report	Reporting line to DCEO-Operation	Monthly	Within a week

K. Central Trade Operations

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	LC Issuance Turnover Report	Reporting Line to CEO	Monthly	15 th of next month
2.	Guarantee Issuance Turnover Report	Reporting Line to CEO	Monthly	15 th of next month
3.	Bi.Bi.Ni. Form no 4 (a), (b),(c) not returned within 30 days report	Reporting Line to CEO	Monthly	15 th of next month
4.	Expired NRB cheques issued against LC, Advance Payment	Reporting line to DCEO-Operation	Monthly	15 th of every month
5.	Guarantees claimed and Settlement	Reporting Line, CRO to CEO	Monthly	15 th of every month

L. Card and Other Ancillary Banking Services

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Mobile Banking Activity Report	Reporting line to CEO	Monthly	Within a week
2.	Internet Banking Activity Report	Reporting line to CEO	Monthly	Within a week
3.	Locker Business Report	Reporting line to CEO	Monthly	Within a week
4.	Card Business Report	Reporting line to CEO	Monthly	Within a week
5.	ATM –Cash Receivable/Payable/Settlement/Account Reconciliation Status Report	Reporting line to CEO	Monthly	15 th of next month
6.	Bankassurance Business Report	Reporting line to CEO	Monthly	15 th of next month
7.	ATM Shutdown or Service Interruption report	Reporting line to CEO	Monthly	Within a week
8.	No. of transaction hit in ATM/Mobile Application/Internet Banking/ECC & IPS	Reporting line to DCEO-Operation	Monthly	15 th of next month





M. Deprived Sector Loan

SN	Report/MIS	Submitting To	Frequency	Deadline
1	Deprived Sector Business Report	Reporting line to CEO	Monthly	Within a week

N. Compliance

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Compliance Report	CRO	Weekly	Within a week
2.	KYC Monitoring Report	Reporting Line to CEO	Quarterly	Within Next Month
3.	Transaction Monitoring Report	CRO	Weekly	Within a week
4.	CDD and ECDD Report	CRO	Monthly	15 th of next month
5.	AML/KYC and Compliance Risk Report	Reporting Line to CEO	Quarterly	Within a month
6.	Circular (Internal and NRB) Compliance Report	Reporting Line to CEO	Monthly	15 th of next month
7.	Policy, Guidelines and Manuals (selective) Compliance Report	Reporting Line to CEO	Quarterly	Within a month
8.	Internal and External Audit Compliance Report	Reporting Line to CEO	Monthly	15 th of next month

O. General Administration Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Stationary Status/Reconciliation Report	Reporting line to DCEO-Operation	Monthly	15 th day of next month
2.	Assets Status/Reconciliation Report	Reporting line to DCEO-Operation	Quarterly	Within a month
3.	Outsourcing Service Agreement expiring report, Rent Monitoring Report, Project wise / advance/final	Reporting line to DCEO-Operation	Monthly	15 th of next month



	bill settlement report			
4.	Insurance of bank assets tracking report	Reporting line to DCEO-Operation	Monthly	Within a week
5.	Office Vehicles and Generator fuel consumption report	Reporting line to DCEO-Operation	Monthly	15 th of next month

P. Human Resource Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Attendance and Leave Monitoring Report	Head/Chief-HR	Weekly	
2.	Human resources activity report	Reporting line to CEO	Monthly	Within a week
3.	Training & development report	Reporting line to CEO	Monthly	Within a week

Q. Legal Department

SN	Report/MIS	Submitting To	Frequency	Deadline
1.	Status of the existing legal cases (loan, tax, corporate and others)	Reporting line to CEO	Monthly	15 th of next month
2.	Pending credit files and other issues to file case in court	Reporting line to CEO	Monthly	15 th of next month
3.	Legal audit report	Reporting line to CEO	Quarterly	Within a month

R. IT. Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Implementation status of IT Policy, System Audit	Reporting line to CEO	Monthly	Within a week
2.	Network failures and CBS shutdown report	Reporting line to CEO	Monthly	Within a week
3.	IT related project status and progress report	Reporting line to CEO	Monthly	15 th of next month

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4.	Major IT issues arisen in the month and its status	Reporting line to CEO	Monthly	15 th of next Month
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S. Corporate and SME/Retail Business

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Fresh Proposals in Hand & Processing Plan/Pipelines	Reporting line to CEO	Weekly	
2.	Account Wise credit facilities renewal plan	Reporting line to CEO	Weekly	
3.	Segment (Corporate, SME and Retail) wise Yield, NPA, Expiry report	Reporting line to CEO	Monthly	Within a week
4.	Report of Approved but not disbursed loan	Reporting line to CEO	By-monthly	Within a week
5.	Report on refinance	Reporting line to CEO	Monthly	Within a week
6.	Credit Portfolio Business, Control and Strategies Report	Reporting line to CEO	Quarterly	Within a month
7.	Credit Risk Grading Business and Strategies Report	Reporting line to CEO	Quarterly	Within a month
8.	Business Concentrations and Strategies Report	Reporting line to CEO	Quarterly	Within a month
9.	Sector Concentrations and Business Strategies Report	Reporting line to CEO	Quarterly	Within a month
10.	Consortium Financing Report	Reporting line to CEO	Quarterly	Within a month

T. Branch Operation Department

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Daily exception report/MIS	COO	Daily	
2.	Good for Payment Report	Reporting line to DCEO-Operation	Weekly	
3.	Pending KYC Update status	Reporting line to CEO	Weekly	
4.	Deposit account risk grading report	Reporting line to CEO	Monthly	15 th day of next month



5.	Dormant account monitoring report	Reporting line to COO	Monthly	Within a week
6.	CCTV Status report	Reporting line to CEO	Quarterly	15 th of next month
7.	Cash Short/Excess Report	Reporting line to CEO	Monthly	Within a week
8.	Branch Shutdown/Close Report	Reporting line to CEO	Monthly	Within a week
9.	Customer Complaints Report	Reporting line to CEO	Monthly/Quarterly	As per complaint handling policy
10.	Account open and closed report	Reporting line to CEO	Monthly	Within a week
11.	Pending Signature, Pending KYC Documents Report	Reporting line to CEO	Monthly	Within 15 th of next month
12.	Pending to issue cheque and ATM card report	Reporting line to DCEO- Operation	Monthly	Within 15 th of next month
13.	Monthly report of vault or teller cash in excess of assigned or insurance limit	Reporting line to DCEO- Operation	Monthly	Within 15 th of next month
14.	ATM and Vault Spare Key status report	Reporting line to DCEO-Operation	Quarterly	Within 15 th of next month
15.	Reversal Transaction Report	Reporting line to DCEO-Operation	Monthly	Within a week
16.	Report on Visa Expiry, Passport Expiry, License Expiry on operative accounts	Reporting line to CEO	Monthly	Within a week
17.	Minor Account Monitoring Report	Reporting line to DCEO-Operation	Quarterly	Within a month

U. Centralized Account Opening

S. No.	Report/MIS	Submitting To	Frequency	Deadline
1.	Daily activity/account opening report	Head-Compliance	Daily	
2.	Report on general issues	Reporting line to CRO	Weekly	



3.	Account opening rejection report	Reporting line to CEO	Monthly	15 th of next month
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5. Recording and Review

MIS report generated and duly noted or approved by the senior authorities has to be maintained on file on neat and clear way by the respective department head. Report creator must keep track the trail of report and get it signed within due time.

The Guideline shall be reviewed as and when needed but at least annually. Respective department heads take the ownership under their job scopes.

