

### 1. Menu and Authority:

The menu options and posting authority have been defined and revised, as required, for all users of the banking software based on their functional titles. If a menu option or posting authority is to be added / increased beyond the given authority and access level, necessary approval would be required from the competent authority.

### 2. Administrator and Network Passwords:

Network passwords enable the user to directly access the system. It shall be maintained in the following manner:

#### A) Administrator Password:

Administrator password is the most sensitive and server access password. It is a system operating password from which software modification, user creation and deletion and data up-gradation can be done. Administrator password in NCCBRF shall remain in the joint custody of Chairman, NCCBRF and System In-Charge.

#### B) System Administrator Password (SA):

System Administrator password is the second sensitive password which facilitates software modification, user creation and deletion, SQL data up-gradation and restoring data from the back up. System Administrator password in NCCBRF shall remain in joint custody of Finance and Planning In-Charge (Member, NCCBRF) and System In-Charge.

#### C) Password for Software Vendor:

Mercantile office system, software supplier, of the bank are required to work with the master data base and program files, under software maintenance program of the bank. This password is for the said purpose. It is designed at par with super user level having nil approval access, which is provided and monitored by the System In-Charge.

### 3. Back Up:

Post day end data of the system are kept in Cartridges, Tapes/CD or DVD or External Hard Drive day-wise for an entire week.

### 4. Joint Passwords for day to day Operation:

In charge NCCBRF exercises full authority to carry out any type of transactions in Pumori Plus banking software. In absence of such member, transactions may be carried in by a user assigned with such responsibility. However, based on upon the sole discretion of Chairman, NCCBRF, such authority may be delegated to the next subordinate in Retirement fund unit via **Alias**.



#### 5. Password change:

Password of individual USER IDs must be changed periodically i.e. On monthly basis, compulsorily to ensure prudent check in security system.

#### 6. Group ID and Password:

There are constraints of providing individual ID in the system for the same function to work, so single group ID with functional title and password will be provided. However, these users will have no access level to carry out transactions.

#### 7. Access to branches:

Every branch shall be given access to Pumori software limited to enquiry, demand statement, customer liability report and issuance of balance certificate. Username will include three digit branch codes and suffix RF.

Example: Kathmandu main branch will have the username **003RF**

#### 8. Integrity Check:

Everyday, Console Operator should check the Integrity in the system so that error can be identified and corrected in time.

#### 9. Miscellaneous:

- A). All the request for adding/modifying/updating Codes and the system Setup should be sent to Finance and Planning In charge (Member, NCCBRF) , which after verifying and studying possibility in the system, sent to the System Department for implementation. System Department will do the technical part of the system only; all the effects and impact in the system should be checked by the requested person / branch on the same day/next day, to minimize the risk.
- B). The requested parameter must be specific and clearly defined so that the System Department can Implement it.
- C). All the Codes system and System Setup will be handled by System Department with the approval from Finance and Planning In charge (Member, NCCBRF).
- D). If System Department find any unmatched authority, the System Department has authority to change such authority to match with our system manual.

System authority for corporate title and system access to functional titles will be as under:

The block contains several handwritten signatures and initials. On the left, there is a large, stylized signature that appears to be 'P. B. ...'. To its right, there are smaller initials, possibly 'AB'. Further right, there is a checkmark-like signature. On the far right, there is a blue ink signature that looks like 'V'.

System authority for corporate title and functional titles:

Group	Designation	A/C Type	DR	CR	Remarks
A	Chairman, NCCBRF	ALL	Full	Full	approval
A	*In charge NCCBRF	ALL	Full	Full	approval
B	*Operational In charge NCCBRF( as designated by NCCBRF committee)	All	Full	Full	Entry and approval
B	Manager Level(NCCBRF committee member)	All			Enquiry, On Demand Batch Report
B	Officer Level (NCCBRF committee member);	All			Enquiry, On Demand Batch Report
B	Assistant Level (NCCBRF committee member);	All			Enquiry, On Demand Batch Report

Note:

- Any deviation in authority level as per requirement of an individual Branch/Department would need special specific approval
- Person entrusted with both the responsibility of entry and approval should maintain segregation of duties in such way that entry and approval should not be done by same person so as to maintain effective internal control.

Note:

\*Finance and Planning In charge will have the responsibility of In Charge NCCBRF

\*\*Operational in charge NCCBRF may be any person entrusted with the responsibility to carry day to day operation of NCCBRF as designated by **Chairman, NCCBRF**







FUNCTIONAL POSITION	ACCOUNTS	TRANSACTIONS	DEALS	REPORTS	LOANS	SYSTEM CONTROL	ADVANCE MAINTENANCE	CODE SYSTEM	BILLS AND REMITTANCE
Chairman, NCCBRF	Enquiry and approval				Enquiry and approval				
Change Operational in charge NCCBRF	Account Opening	Batch	New Deal	On Demand Batch Report	Loan Apply	Start of Day	Rate Code System Maintenance	Access Codes	Managers Cheques
	General Maintenance	One Entry	Deal Movement	Customer Advice	Loan Registry	End Of Day	Rate Table Maintenance	Account Type Codes	
	Feature Maintenance	Multiple	Deal Settlement	Define Execute Query	Disbursement	Periodic Statement	Tiered Interest	Bank Codes	
	Rate/Limit Maintenance	Future Trans	Deal Increase		Repayment	Conversion Rates	Manual Interest Transaction	Branch Codes	
	Enquiry	Access by Transaction Id	Deal Information		Ageing Reports	Rates History Report	Manual Deal Int Transaction	Commission Codes	
	Closing of an account	Transaction List	TD Certificate		Defaulter List	Ac Group Parameters	Global Replacement	Country Codes	
	Deletion	Transaction Stacks	Deal interest statement		Disbursement Notices	Global Parameters	Table Detail	Currency Codes	
	Client Code System	Cash Flow Report			Repayment Notices	Bank Defined Report (G/L)	Change Future Tran Value Date	Customer Type Codes	
	Client's Details	Cash Position			List of Maturing Disbursement	Report System		Group System	
	Obligor System	FCY Currency			List of Maturing Repayment	Group Limit System		Report Tags	

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	Cheques Inventory	Modular Stack			PastDue List	Addition al Transaction		Station Codes	
	Cheque Printing	Clearing Realization			Loan Reports	Alternat Dates		Transac tion Codes	
	Stop Cheque System	OB Item List			Securities	Holiday		User System	
	Cheque Format	UnClearing Transaction			Securities Linkages	Working Days List			
	On Demand Statement				Loan Setup	Integrity Check			
	Customer Liability Report				PastDued Access	Menu System			
	Account Certificates Printing					ABBS Menu Setup			
	Image System					House Keeping			
	Good For Payment					ABBS Branch Setup			
	Withdraw Notice					DBCC			
	Standing Instruction System					Main Setup			
	Credit Code System					SMS System Setup			

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	Intruder Logout								
		Transaction ID Access							
BIRF (Entry sum)	Enquiry	Batch Transaction		On Demand Batch Report	Loan Apply	Start of day			
	Account opening	Multiple Transaction		Customer Advice	Loan Registry	End of day			
	Closing of an account-Stack only	Transaction List			Disbursement-stack only				
	Client Code System	Stack System			Repayment-Stack only				
	Client's Details								
	Obligor System								
	On Demand Statement								
	Customer Liability Report								
	Account Certificates Printing								
	Image System								
em/Dept. Level or et)	System in-Charge and Officer Level have all the Menu Options with Super User Password Having Nil Access level for approval.								

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