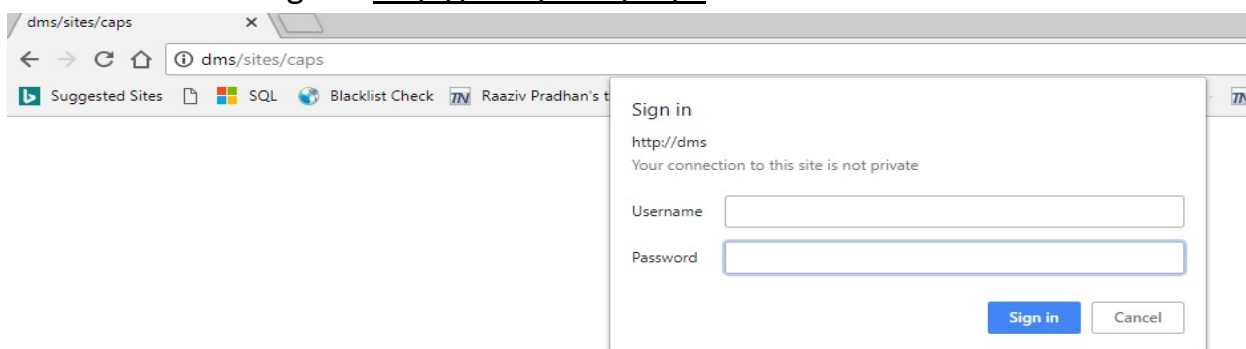**USER MANUAL for DMS-CAPS (Credit Approving Processing System)**

1. Login to the System
   - The best browser to open the URL is Google Chrome. In case you do not have please land to our FTP://192.168.103.3/it and find chrome installer and install it in your local computer.
   - The URL for the Login is http://dms/sites/caps

   - User name and Password is provided to all the individual CAPS users and as seen above enter the Username and password provided. (Needless to say password needs to be kept confidential)
   - In Case of the computer that are in our Active Directory(Individual Login to the Computer with their official Domain name which is already assigned and provided them via email), then entering the above mentioned URL in Google chrome will automatically open the Landing Page of CAPS.
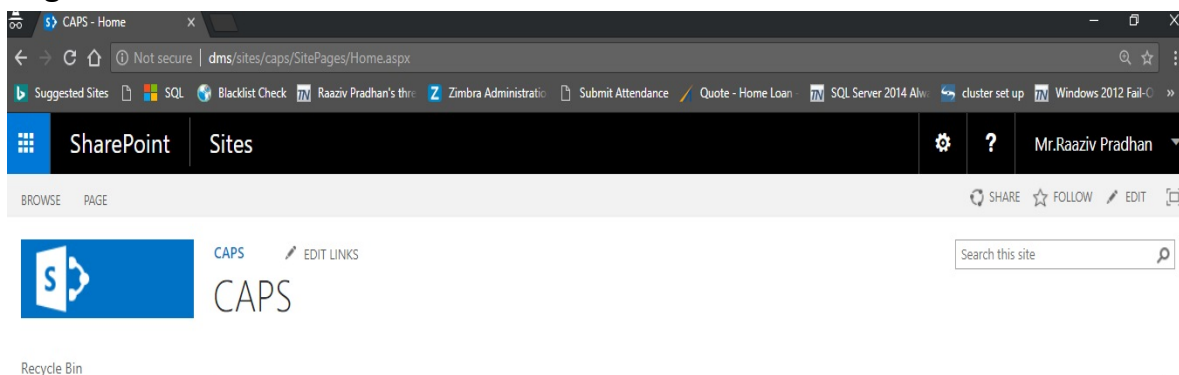

2. Landing Page
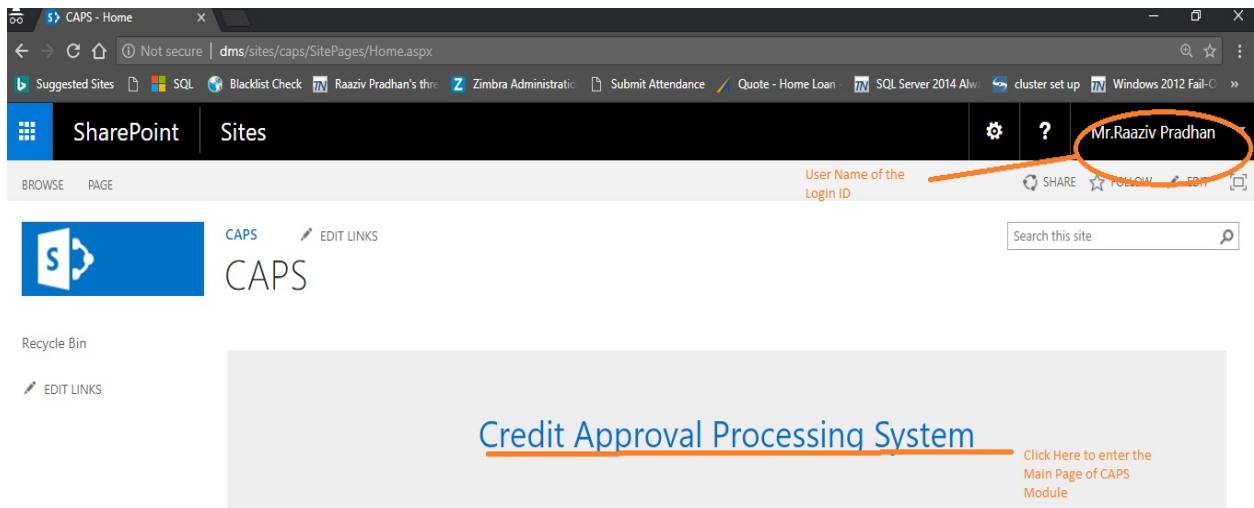
Here we have highlighted 2 things for your information

a) User Name: Make sure that the user name of the user who is about to initiate or recommended or approve. IF the user name mentioned is different than that of the using individual then we request the individual to inform the higher authorities or IT Department for the correction.

b) Landing Link: The Click on the "Credit Approval Processing System" will land the user to the navigation panel.

3. Navigation
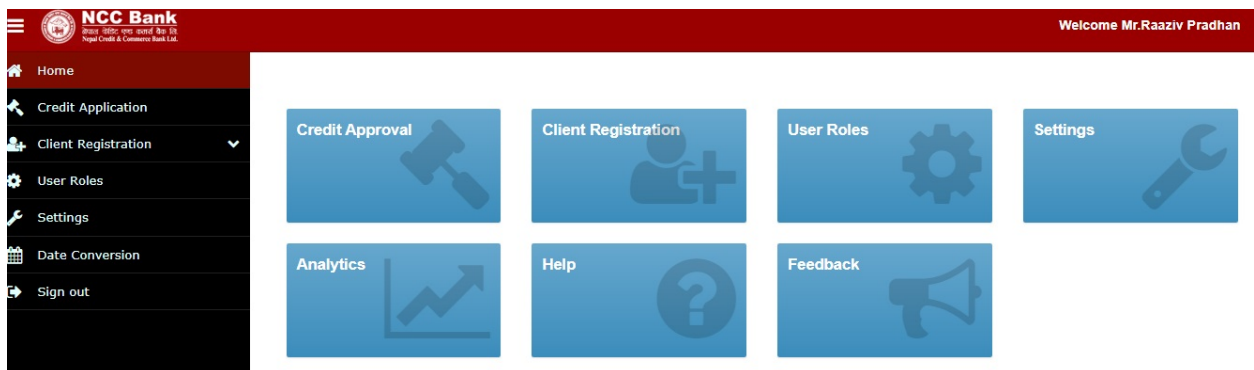
Here in the Left Panel there are few menus and elaboration of those menu are shown in the pictorial view at the right of that panel.

   a) Credit application
   b) Client Registration
   c) User Roles
   d) Settings
   e) Date Conversion

f) Sign Out.

Among these panel the Users (initiator, Recommender, Approver) are provided to access the section a), b), e) and f). Rest c) and d) for the administrator purpose only.

4. USER ROLES

    4.1 CAM Approving Users

    As per the System we have segregated CAPS User into 3 groups in our System.

    a) Initiator

       The User who initiates the Credit Approving Memo (CAM) is designed as Initiator. The Relationship Officer/Credit In charges in a branch are provided with this role.

    b) Recommender

       The Users whom the Initiator forwards the CAM are assigned the menus of the recommender. The Credit In charges/ Branch managers/Relationship managers (RM) at Head Office/Head of SME, Retails and Corporate/ Chief SME/ Chief Corporate Banking/Risk Department Members/Chief Risk/Chief of SME, Retail/Deputy Chief Executive Officer/Members of Credit Committee are assigned the rights of recommender.

    c) Approver

       The Users whom the recommender assigns for approving the CAM are assigned the rights of Approving. The Chief SME and Retails,Deputy Chief Executive Officer and Chief Executive Officers are assigned the menu and rights to approve the CAM.

    4.2 Admin privileges

       In order to provide the menu and rights to individuals (Initiator, recommender and approver), IT holds the administrative privileges and responsibilities.

    4.3 Skip/Replace privileges

These rights are provided to users that can replace or skip any individual when he/she is on leave or exceptional case. The management holds the right to instruct the IT department whom to assign this menu.

5. Client Registration

After Clicking the Client Registration Section in the left panel or the pictorial sign the user can enter to the mentioned Section.
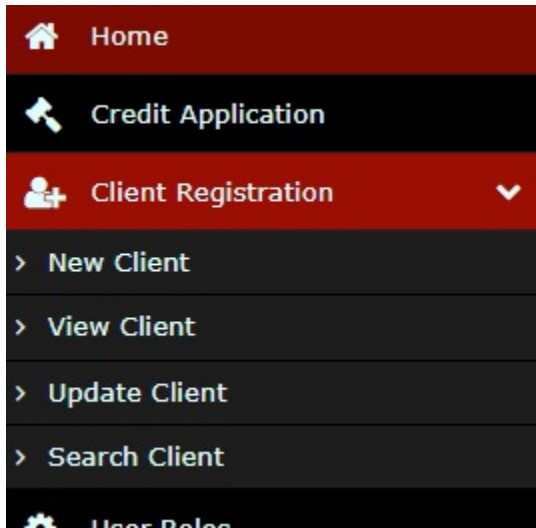
As it is visible that there are 4 sub-sections under Client registration:

- New Client
- View Client
- Update Client
- Search Client

5.1. New Client

This Section is for registration of New Client. Below is the View while New Client Section is clicked.

In New Client registration Section we have covered 4 sub-sections:

- Client Details
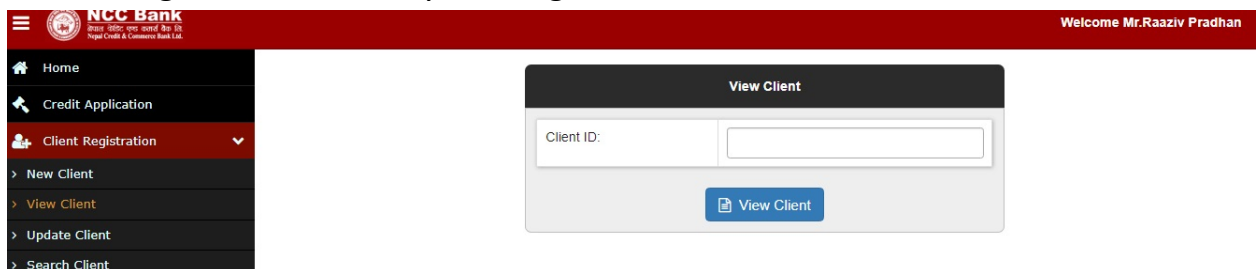- Client Address

- Family Tree
- Shareholder/Guarantor

The Family Tree and Shareholder/Guarantor section is enable once the Client Details and Client address are filled and Clicked **NEXT**.

Here all the information's are field based so initiator needs to fill the information. Please make sure that while filling the information each starting character must be in Capital Alphabets (E.g. Client Name should be "**Ram Prasad Thapa**" not "**ramprasad thapa**".) and please donot use any abbreviation.(E.g. Client Name should be "**Ram Prasad Thapa**" not "**ram pd. thapa**".)

In the Date filling parts (Pan Registration Date, Date of Birth, Citizen Issued Date) you needs to use Date Conversion fields because most of these date are in Nepali and the information only accepts English Date(DD-MM-YYYY).

5.2.View Client

On Clicking the View Client you will get this interface:

In this System a Unique Client ID is generated and once you Save a Client and you know the Client ID there is an option to view those client details.
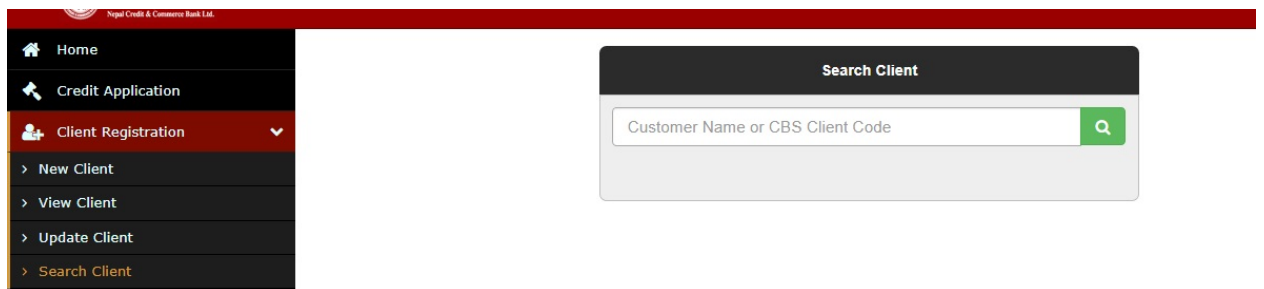
5.3.Update Client

In case of any editing needed to the registered client just click on Update Client Section and the user can easily edit the Client Data. But one thing user need to check is:
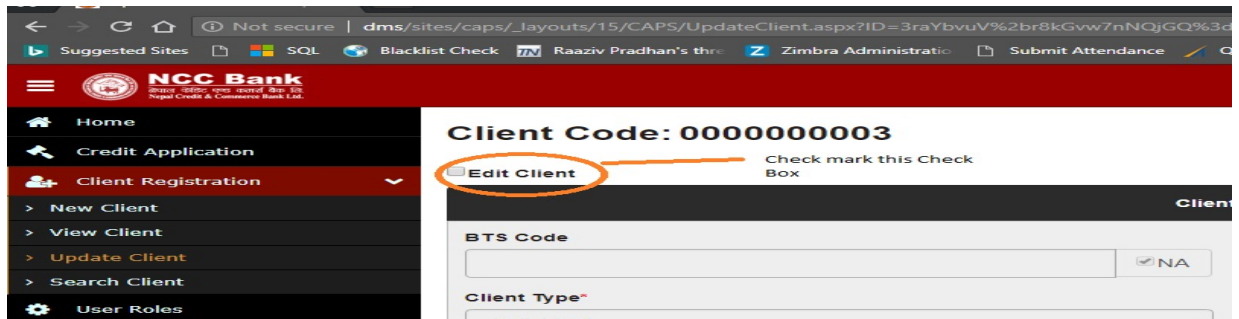
5.4. Search Client

Just Like View Client Section here Users can Search the Client by the UserName.


6. Credit Processing

After Successful Client registration now its Turn to move to Credit Application section where CAM are being Created.

In this CAPS-Module we have Segregated 3 Types of Application

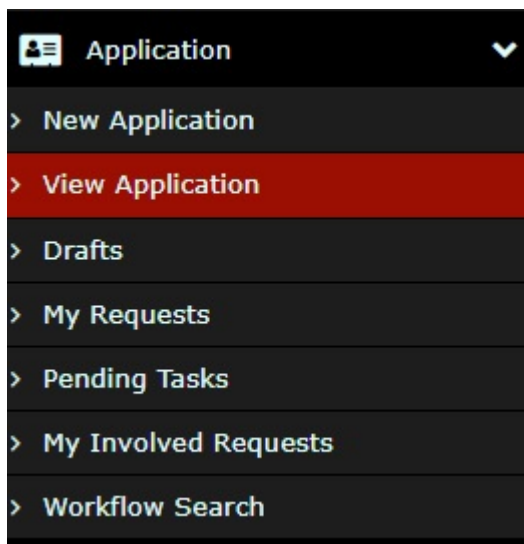   a) Single Credit Report(SCR)

    b) Joint Credit Report(JCR)

    c) Group Credit Report(GCR)

Here a Demo of SCR is being processed.

This is the portal while any Users Enters the Credit Application portal. The Landing Portal Seems like this:
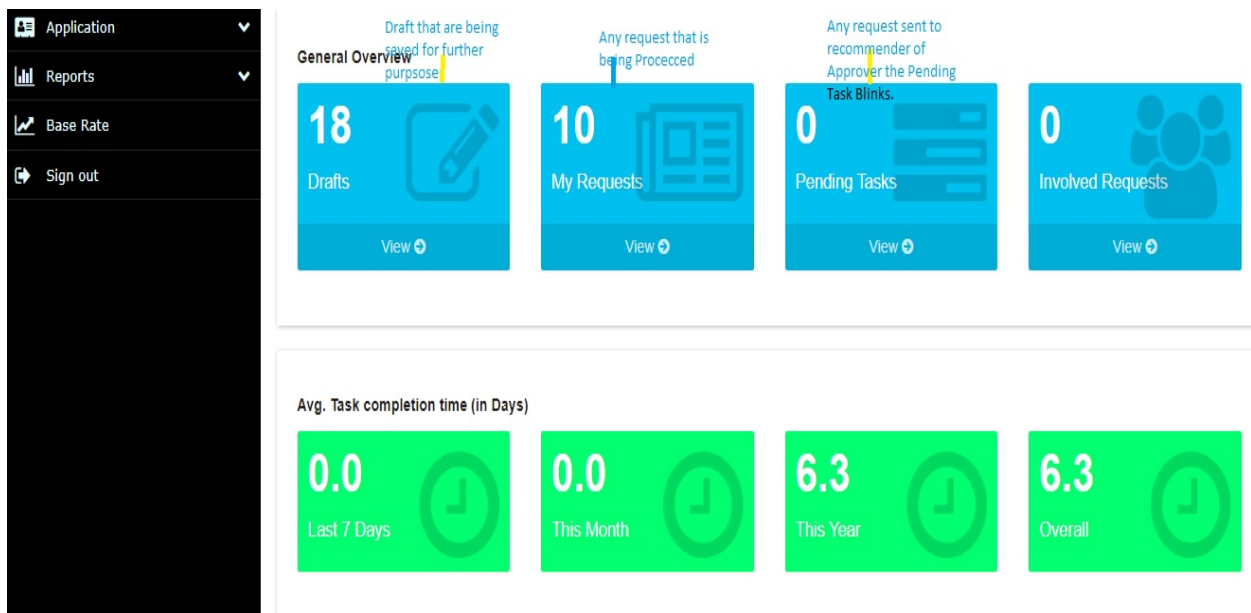
There are few Sub-Menus under the Credit Application Menu when the users Click the Application button below are the pictorial view:

- To initiate the New Cam Please Click on New Application.
- To View any of the Initiated CAM Please Click on View Application
- To see any of the saved Drafts CAM Please Click on Drafts
- To check if any of the CAM that the users are involved CAM Please Click on My Requests
- To check if any of the pending task for the recommender/approver CAM Please Click on Pending Tasks

- To check the Workflow search CAM Please Click on Workflow Search.

6.1.Credit Process Initiation

While initiating a new CAM please click on to the New Application.

Please enter the valid DMS Client ID in this section and if on clicking the "Click to proceed" show the name of registered client then on proceed to next below step.

These are the segment that it has been embedded in CAPS module.

Segment	Include
Income And Expense	Yes
Relationship With Other Bank	Yes
Facility Summary	Yes
Schedule of Security	Yes
Details of Insurance	Yes
Waiver Request to the Proposal	Yes
Other Terms & Conditions / Covenants	Yes
Financial Analysis	Yes
Additional Information	Yes
File Upload	Yes

"Yes" flag will turn it on for the Cam while "No" flag will disable it in your CAM Reports.

Guidelines for Filling up the Information of above mentioned Segments are provided in Annexure I

Click to "Generate Page" will land to next page.

6.2. Credit Request

Once all the fields are filled by the initiator then please click on to "Submit for Approval".

The Next form that pops out is:

Approval Queue	
Request ID	SCR-2018-07-29-164407820
Customer Name	IT Department
Current Status	N/A
Recommender	[ ] 🔍
Comments	

Level	Role	User	Designation	Department	Action
0	Initiator	Mr.Raaziv Pradhan			

In the recommender section, the Initiator or Recommender needs to know the user name of the Individuals to whom the files is being forwarded .

6.3. Credit Recommendation and Approval

Once User Name of the recommender is inserted then please submit the CAM. Once the CAM is in the workflow then please click to the "My Requests" Section and see the CAM then you will see below process and Initiator will know where the status of the file is in process.

Guidelines to fill the Segments in DMS
Application Section

S.N.	Main Heading	Sub Heading	Suggestions
1	Income and Expenses Details	Additional Information	• Repayment Ability : Descriptions of income coverage ratios like as EMI/UMI, interest/UMI, DSCR • Explanation of considered sources of incomes. • Account Performance (in case of existing facility review) • Value of Accounts
2	Relationship with Other Banks	Account Type (DMS correction)	Better to incorporate different types of loan like as Auto Loan, Personal OD, Personal TL, SME Term, SME OD, Gold Loan, Corporate Loan, Hire purchase Loan, Agricultural Loan, Other loan.
		Account Number/ Current Balance	Account Number as provided.
3	Facility Summary	Purpose/Repayment	Repeated/Amendment
		Remarks	Elaboration of account strategy: Grow/Maintain etc. Further business prospects from the group.
4	Schedule of Limit	Notes to Facility Summary	Facility Recommendation: Justification
5	Security Details	Details of Security	Better to explain security coverage ratios.
6	Details of Insurance	Insurance Company	Better to make Insurance Companies Name optional
		Remarks	Explanation/Details / Nature of Asset/Stocks and planned insurance coverage.
		Expiry Date	Better to make optional (one year from the date of approval)
7	Other Terms/Conditions	Covenants	Better to fix filed like Facility, Limit, Purpose, Interest Rate, Service Charge, Disbursement Modality, Repayment, Prepayment, Moratorium Period, Penal Interest Rate, Expiry Date, Margin,
		Additional Remarks	Other case to case adjustments.
8	Financial Evaluation	Fiscal Year	Two year-Audited, Three-years Projected Concept
		Financial Field	Better to incorporate Sales, EBIT, Net profit, and Net worth, total Liabilities, Current Ratio, Debt Equity Ratio, Sales (%) Change, Net Profit Margin, Interest Coverage Ratio, DSCR etc.
		Working Capital	Better to Incorporate Stocks, Receivables, other Current Assets, total Current Asset, Creditors, Other current liabilities, Total Current Liabilities, Net working Capital, Bank Loan, Loan from other BFIs, total Bank Loan, and Percentage of Bank Finance.
		Additional Information	Financial Performance Interpretation Section.
9	Additional Information	Additional Information	Borrower's Background (History, Nature, Market Analysis) SWOT Analysis Risk Analysis Approver's/Auditor's (Internal Audit/Statutory Auditors/NRB Auditors Comments/Remarks in Account and its Present Status Recommendation