

Operational Authority Matrix (Effective Date: August 1, 2023)

S.N.	Activities	Minimum Approving Authority	Remarks
User Creation and Modification			
1	CASBA & DP Secure System – new user request and password reset	In Charge - DP/ASBA	
2	Revenue Management Information System (RMIS) – new user request and password reset	In Charge - Government Revenue Cell	
3	User access in ECC/ IPS system and password reset	BM/ In Charge- Central Clearing	
4	User role creation and amendment in Finacle and other systems/ applications for branch users	Dy. HOP/ HOP/ HOD	Proper roles and rights to be provided as defined and implemented in CBS
5	Temporary SOL transfer of staffs (in various system applications)	Dy. HOP/ HOP	
Account Operations			
1	Approval for account opening, activation and continuation of High Risk Customers (<i>where all required documents are obtained</i>)	COO/COCO or person designated by COO/COCO	As per KYC/ AML/ CFT policy of the Bank
2	Changing Risk Grading and Risk profile of customer accounts (from High to Medium or Low, from Low to Medium or High and so on.)	COO/COCO or person designated by COO/COCO	
3	ASBA lien, release of lien and share allotted fund transfer	In Charge - DP/ASBA	
4	Bulk account opening in system by IT's backend (<i>for Social Security and accounts under other schemes</i>)	Dy. HOP/ HOP	
5	Opening of multiple accounts of Individuals (in case where account is maintained for distribution of Social Security Allowance or as permitted by NRB)	Dy. HOP/ HOP	Provisions as per NRB Directive to be complied
6	Account Name Modification in CBS for SSA beneficiaries	BM / Dy. HOP / HOP	Only upon submission of valid documents (citizenship, SSA beneficiary card -Red Book and letter from local authority) from government/concerned authority
7	Opening of minor accounts keeping guardian other than the parents (father or mother), <i>in their absence</i> , for receiving Social Security Allowance (SSA) and other similar allowances	DCEO/ Sr. DCEO	Recommendation letter from local level to be obtained
8	Temporarily unfreezing online opened accounts to credit the funds	MCO/ Dy. HOP/ HOP	
9	Temporarily unfreezing/ temporarily releasing dormancy of customer accounts (<i>for the purpose of recovery of bank charges, interest, overdue loan etc.</i>)	MCO/ Dy. HOP/ HOP	Other than accounts blocked/ frozen by Compliance Department
10	Opening of Government Revenue Collection Office (<i>Federal, Provincial and Local</i>) account	COCO/COO/Sr. DCEO	
Adjustment and Reversal			
1	Adjustment/ Correction entries for Interest/ Tax due to selection of wrong scheme or wrong rate while opening account (FD, call and other type of account)	Dy. HOP/ HOP	For Tax refund, to be coordinated with Finance Department.
2	Approval for wrong entry adjustment/ reversal in case of cash cheque deposit/ payment and other cases	Dy. HOP/ HOP/ HOD	
3	Reversal of wrong transaction made by BLB agent	Dy. HOP/ HOP	
4	Reversal entry in revenue or expense (fees/ charges/ interest etc.) account due to reason of wrong/ mistaken entry, excess charge, failure of Standing Instruction etc	COO/ COCO/ HOP/ HOD	
5	Reversal of failed merchant/ wallet/ CIPS transactions including transfer to wrong accounts	COO/ COCO/ MCO /HTB/ Dy. HOP/ HOP	
6	Reversals and other adjustment entries of loan related transactions	Dy. HOP/ HOP	
7	Modification of RMIS transaction on the same day	In Charge - Government Revenue Cell	
8	Back value dated transactions – Due to error on the part of the Bank (<i>within current quarter only</i>)	Dy. HOP/ HOP/HOD	
9	Back value dated transactions – Due to error on the part of the Bank (<i>exceeding current quarter</i>)	COO/ COCO	For previous quarter, approval to be routed through Finance department for approval from COCO
Account Closure			
1	Closure of account of deceased accountholder and transfer of the balance to nominee's account in case where nominee is assigned in AOF (<i>upto NPR 1 million excluding AIP</i>)	BM	Requirements as per related acts, regulations and bank's policy to be fulfilled.

2	Closure of account of deceased accountholder and transfer of the balance to nominee's account in case where nominee is assigned in AOF (<i>above NPR 1 million excluding AIP</i>)	Dy. HOP/ HOP	Requirements as per related acts, regulations and bank's policy to be fulfilled
3	Closure of account of deceased accountholder without publishing 35 days' notice in the absence of nominee, where account balance is upto NPR 25K excluding AIP (<i>Including accounts opened for distribution of various Government subsidy/allowances/donation</i>)	BM	Requirements as per related acts, regulations and bank's policy to be fulfilled. Compliance of Unified Branch Operations Manual, clause 2.21B to be ensured
4	Closure of account of deceased accountholder without publishing 35 days' notice in case where nominee is not assigned in AOF and account is opened for the purpose of distribution of various Government subsidy/allowances/donation (<i>where account balance is above NPR 25K excluding AIP</i>)	Dy. HOP/ HOP	All legal documents must be in line with bank's policy. Recommendation letter from local level and National reconstruction Authority (NRA) to be obtained, as applicable
5	Closure of account of deceased accountholder by publishing 35-days' public notice (where nominee is not assigned in AOF and account balance is above NPR 25K excluding AIP)	Dy. HOP/ HOP	All legal documents must be in line with bank's policy. Compliance of BAFIA, 2073, clause 111 (2) to be ensured.
6	Closure of account of deceased accountholder without publishing 35 days' notice where nominee is not assigned (<i>where account balance is above NPR 25K excluding AIP</i>)	DCEO/ Sr. DCEO	
7	Closure of dormant zero balance accounts	Dy. HOP/ HOP	With notification to Financial Resources Dept. Compliance to the provision of NRB directive to be ensured
8	Closure of mistakenly opened account in system	Dy. HOP/ HOP	With notification to MCO/ COCO

Cheque book related

1	D-Mat related customer cheque printing	BM	
2	Issuance of Loose Cheque	BM/ OI	Maximum withdrawal amount is limited to NPR 100,000/- only.
3	Chequebook issuance request from branch other than account maintaining branch	BM/ OI	Upon customer's request through cheque requisition slip where KYC of the accountholder is in line with Bank's policy.
4	Chequebook issuance to agent against letter without enclosing Bank issued requisition slip (<i>for Institutional accounts only</i>)	BM	Provisions of Unified Branch Operations manual to be followed
5	Destruction of uncollected cheque book	BM	Provision as per Document Destruction Policy of the Bank to be followed

FD Account

1	Opening of back value dated FD accounts (only for the reason where maturity falls on Saturday or other public holidays)	BM	For other cases, approval to be obtained from CMO
2	Premature liquidation of FD account	Dy. HOP/ HOP	
3	Issuing duplicate fixed deposit receipt in case original FD receipt is lost	BM	

Locker

1	Assignment of locker to high risk customer	BM	
2	Settlement of claim over the locker of deceased accountholder by publishing 35 days' notice	Dy. HOP/ HOP	
3	Locker break due to loss of key by customer (applicable charge to be recovered from customer)	BM	Provision as per Unified Branch Operations Manual to be followed
4	Locker break if the customer fails to clear his/her due locker rental fee	Dy. HOP/ HOP	Provision as per Unified Branch Operations Manual to be followed
5	Publishing 35 days' notice in a national daily if the customer fails to pay due locker rental fee	Dy. HOP/ HOP	
6	Disposing off the contents/items recovered from the broken locker to recover all rental dues, fixing charges and other dues in relation to the locker of the customer	COCO/ HOP	With notification upto Sr. DCEO/ DCEO
7	Discontinuation of locker	OI/ BM	

Branch Operations

1	Working on public holidays	Dy. HOP/ HOP	System access for transactions to be provided on requirement basis
2	Operation and closure of Extended, Evening and Holiday counter	CEO/ Sr. DCEO/ DCEO	

3	Temporary closure/time alteration in Regular, Evening and Holiday counter due to operational issues (e.g. renovation, strike etc.)	Dy. HOP/ HOP	
4	Cash in transit booking during off hours	Dy. HOP/ HOP	
5	Return of funds related to Social Security Allowances (SSA) and Earthquake relief fund at the request of local level of National Reconstruction Authority (NRA)	Dy. HOP/ HOP	Proper reconciliation to be ensured prior refund of the funds

Cash Over/ Short

1	Cash short from NPR 1,000/- upto NPR 10,000/- and cash over from NPR 1,000/- upto NPR 50,000/- booking and settlement approval	Dy. HOP/ HOP with notification to BOCD	To be informed to MCO/COCO/COO
2	Cash short above NPR 10,000/- and cash over above NPR 50,000/- booking and settlement approval	Dy. HOP/ HOP with notification to BOCD	To be informed to COCO/DGM/DCEO
3	Recovery of Cash short from concerned staff (in case Cash short is not identified and to be settled by staff)	COCO/ HOP	With notification upto Sr. DCEO/ DCEO

DD/ TT

1	Issuance of DD/TT to a customer who is yet to submit necessary documents within 90 days from the previously issued date (in case of same or different beneficiary)	Dy. HOP/ HOP	
2	Issuance of DD/TT to a customer in case of 90 days crossed Pragyapatra from Pragyapanpatra date (including for freight payments)	Dy. HOP/ HOP	
3	Issuance of T.T./ Draft where deviation of price (as per Proforma Invoice) is upto 15 percent	BM	Other conditions outlined in Country Circular no. #023/2079-80 to be followed
4	Issuance of T.T./ Draft where deviation of price (as per Proforma Invoice) is above 15 percent	Dy. HOP/ HOP	Other conditions outlined in Country Circular no. #023/2079-80 to be followed

Keys

1	Branch keys (Vault, ATM, Locker, etc.) holder assignment without shifting of panel	Dy. HOP/ HOP	
2	Branch spare keys (Vault, ATM, Locker, etc.) placement	Dy. HOP/ HOP	
3	Replacement of spare keys (Vault, ATM, Locker, etc) of branch with live keys	BM with notification to Province Office	
4	Branch keys (Vault, ATM, Locker, etc) holder assignment by shifting of panel	COCO/ HOP	In exceptional cases only, under no choice basis. With Notification to DCEO/ Sr. DCEO
5	Replacement of branch keys (Vault, ATM, Locker, etc) due to loss of keys or other reasons	Dy. HOP/ HOP	

Miscellaneous

1	Advance Payment Certificate (APC), Bi.Bi.Ni. form issuance from branch other than applicant's account maintaining branch	BM/ OI	
2	Format of documents (e.g. Balance certificate, Reference letters etc.) other than bank's standard format	COCO	
3	Bank stamp requirement and replacement request	Dy. HOP/ HOP/ HOD	
4	Providing CCTV footage, data to third party including Government Authority	COO/COCO	In case CCTV footage is required by Compliance Department, approval to be obtained from CCO
5	Providing original documents to third party including Government Authority	COO/COCO	In case original documents are required by Compliance Department, approval to be obtained from CCO
6	Withdrawal Limit Enhancement: INR withdrawal in India via Debit Card	COCO/COO/HTB/HOD	
7	FCY sales above USD 500 or equivalent currency in cash, upto the limit prescribed by NRB	Dy. HOP/ HOP	
8	Vault Cash holding above the assigned treasury limit	Dy. HOP/ HOP/ MCO	
9	Distribution modality of Social Security Allowance (SSA) as per the request received from Local level outside branch premises	HOP/ COCO	Cash in transit to be booked
10	Operations of local Nostro accounts (<i>for Notekosh</i>) and change of authorized signatures	DCEO/ Sr. DCEO/ COCO	
11	Affixing stamp/ endorsement for Insurance claim and Pension fund claim as per the request of the customer/ accountholder	BM/OI	

12	Affixing stamp/ endorsement in documents for verification of account details and other valid purposes, i.e. other than above mentioned cases (Pt. no. 11), as per the request of the customer	COCO/ MCO	
13	Waiver of charge on Manager's Cheque issuance/ Cheque book issuance without requisition slip for the bank's staff	BM/ OI	
14	Providing Statement/ Balance Certificate to accountholders of other branches other than home branch	OI/ BM	
15	Approval for Blacklisting of account holder for cheque return instances and release from the same	Dy. HOP/ HOP	
16	Debit card request from branch other than account maintaining branch	BM/OI	
17	Destruction of uncollected Debit Card/ PIN	BM with information to Card Ops and Dy. HOP/ HOP	Provision as per Document Destruction Policy of the Bank to be followed
18	Renewal of SSA service in branch upon expiry of contract	HOP / CMO	
19	Cases not covered under Unified Branch Operations manual/ Other Operational manuals/ Other cases	Sr. DCEO/ DCEO	With notiication to CEO

Note:

BM : Branch Manager

BOCD: Branch Operation Control Department

CBO : Chief Business Officer

CCO : Chief Compliance Officer

CEO : Chief Executive Officer

CMO : Chief Marketing Officer

COCO : Chief of Country Operations

COO : Chief Operating Officer

DCEO: Deputy Chief Executive Officer

DGM : Deputy General Manager

Dy. HOP: Deputy Head of Province

HOP: Head of Province

HOD : Head of Department

HTB : Head Transaction Banking

MCO : Manager, Central Operations

OI : Operations In-charge

Sr. DCEO: Senior Deputy Chief Executive Officer

*** In absence of Dy. HOP/ HOP, the approving authority shall be COCO or above**