



Global IME Bank

ग्लोबल आइएमई बैंक लि.

सबैका लागि बैंक

GIBL Unified Circulars 2080

July 2023

Preamble

As a “one window” system for the up-to-date ready reference, Strategy Department has compiled the circulars which includes **only valid circulars** with co-ordination of respective departments (after thorough review by HODs) and existing as of now. In total, 300 circulars are valid and are segregated department wise with subject content.

Going forward, Departmental country circulars will be issued from CEO’s office as per the existing practice. Any corrections in the existing circulars shall be made with due reference to the earlier circular. In case of corrections becoming necessary, preference will be given to replace the earlier circular with the new one.

Effective from Shrawan 01, 2080, instructions/guidance as are included in the **“GIBL Unified Circulars 2080”** only shall prevail. All previous circulars are hereby ANNULLED. However, all actions/decision initiated/taken during the course of operations as per the previous country circulars shall remain valid as per the arrangements made under the then issued circular(s).

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HUMAN RESOURCE DEPARTMENT



सर्वेक्षा लागि बैंक

COUNTRY CIRCULAR NO.: 056/2079-80

Origin Ref. : HRM/121/2079-80

Date : 3rd April, 2023

Subject : Staff Facilities and Benefits - Employee Integration Report of Merger

This is with reference to summary on Employee Integration Report related to employee facilities and benefits, which has been recommended by Joint Merger Committee of merger between Global IME Bank Ltd. and Bank of Kathmandu Ltd and duly approved by the Board.

The brief introduction of Employee Integration Report has already been communicated during the Provincial Meet and meetings with Head of Departments. The Bank is working on implementation of provisions as laid down in the merger report and shall communicate the same accordingly.

The summary of facilities and benefits applicable to all staff member post-merger is enclosed herewith for your reference.

Ratna Raj Bajracharya

Chief Executive Officer



COUNTRY CIRCULAR NO. : 36/2079-80

Origin Ref : HRM-068-079/80

Date : 14 December, 2022

Subject : International Training Opportunities to Deserving Staff Members

It is needless to mention that the Bank's overall performance is due to the combined efforts of all the staff members. For the Bank to perform even better in future in terms of overall performance parameters, we require all the staff members to remain motivated and knowledgeable in their assigned areas of responsibilities. The Bank is also highly concerned towards career development of all the staff members. As the staff members are expected to remain motivated in their work all the time to contribute their best efforts for the Bank's business, the Bank is constantly looking to provide various growth opportunities to each staff member to the possible extent, including providing professional development opportunities through Internal and External Trainings.

The bank has also been providing various international exposures to the staffs earlier. Upon lifting of the travel restrictions imposed during Covid- 19 Pandemic, the Bank has started providing **International Training Opportunities** to the deserving staff members on select basis. The Bank has recently provided International Training opportunities to **9** Branch Managers in India. Similarly, some of the senior staff members have also been given foreign training opportunities in countries like Tanzania, Australia, Switzerland and Singapore. The selection of staff members for such an international exposure have been and shall be undoubtedly be on the basis of excelling performance in their assigned tasks, significant contribution in the bank's business as well as expertise in the relevant areas only.

The process has just begin and will continue. The training exposures in various discipline will be according to the available "training topics". The participation numbers may be limited at a time. The bank will always remain concerned that all deserving staff members get the opportunity equitably. However, the staff selection criteria shall be purely guided by their performance level only.

Needless to mention here that the Bank management shall be continuously reviewing the individual performance parameters of all the staff members in every assigned tasks be that in Frontline or Corporate Office and be selecting in providing the overseas exposures as and when amicably available. I understand all of you are giving your best. But best out of the best shall stand tall.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 088/2078-79

Original Ref. : HRM/361/2078-79

Date : June 29, 2022

Subject : Online Q & A Platform

With view of promoting the culture of continuous learning, Human Resources Department in coordination with Digital Banking Department has developed an online Q & A platform.

The main objective of launching this online platform is to assess the knowledge gap of employees. The platform comprises Multiple Choice Questions (MCQs), subjective questions, cases studies related to directives, internal policies, guidelines, Bank's products etc. It shall also be used to assess the pre-training knowledge gap and post training outcome, thereby assessing the effectiveness of training. It's believed that it serves as a good online assessment tool to assess the training effectiveness and designing content and mode of training delivery as well. Similarly, the platform shall not be limited to core banking but also shall be used in soft skills coaching such as customer service, cross selling, time management, team building and leadership. The content of the assessment shall be designed in consultation with HOPs and HODs.

There are three components in the system namely; content/query creation, automatic follow up emails and report compilation. This system has automated follow-up mechanism for those who are not responding to the assessment within the given timeline and the system will automatically send the reminder email until the specified deadline is met. The details of non-respondent with follow-up counts shall be viewed centrally by HRD or concerned authorities.

After the assessment, the detailed report shall be submitted to concerned HODs and Province Heads, which include the status of individual staff that helps to design and develop the training contents analyzing the strength and weaknesses in terms of particular areas and functions.

The user manual of this platform has been attached herewith this circular for your reference.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya

Chief Executive Officer

Two handwritten signatures in black ink, appearing to read "f" and "D.J.".



COUNTRY CIRCULAR NO.: 73/2078-79

Origin Ref. : HRM-0311/078-79

Date : 29th April 2022

Subject : Use of Social Media and Communication Portals

This is regarding the use of social media and various communication portals by employees of the Bank. Social media and various communication portals are being widely used for social interactions, entertainment as well as business promotions. However, the powerful communication channel is also easily exploited to spread unverified or false information or views that can damage individual as well as the Bank's reputation and brand image. Hence, it is important for each staff member to be careful about what and how we express information, views and opinions in social media as well as various other communication portals that might directly or indirectly affect the Bank's brand image and value in front of the general public.

Hence, this is to reiterate that all employees need to be aware of the following terms of usage of social media as well as various other communication portals in view of the Bank's brand value and image:

1. Posting comments or news regarding Political contents and sharing or forwarding such Political News in social media is not allowed.
2. Posting comments on regulations and policies issued by Nepal Rastra Bank and government authorities/bodies in any form of media is not allowed.
3. Posting contents such as videos, status, messages and more, with satirical message regarding any news related to Nepal Rastra Bank, any government authorities/bodies and other Banks and Financial Institutions are not allowed.
4. For creation and use of informal groups of employees in social media such as Viber, Messenger, WhatsApp and more for the purpose of work related communication, prior approval from Human Resource Department is required.
5. All employees are to utilize social media for social interactions among friends and family rather than using it as a forum to express and spread negative messages on public issues exhibiting one's identity as the employee of the Bank. Bank's Code of Conduct Clause 6 (i) (a) states that Global IME Bank name, logo and reputation are corporate assets and should be used only in the furtherance of our business. Neither our name nor our logo should be used for the benefit of others without careful review/approval.

Further, as per provision of Karmachari Sewa Biniyamawali, 2077 Clause 81 (1) (tha), publishing of articles, statements, write-ups related to the Bank or correspondence of same to various media such as newspapers, magazines, bulletin, pamphlets, without prior approval of the Chief Executive Officer is considered as misconduct and subject to disciplinary actions.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". This signature is positioned below the typed caption.

COUNTRY CIRCULAR NO. :069/2078-79

Origin Ref : HRM-301-078/79
Date : 11th April 2022
Subject : Forced Annual Leave Plan

As per our "Karmachari Sewa Biniyamawali-2077", all staff members are required to go on Forced Annual Leave of 15 days in a calendar year. The primary objective of requiring staff members to go on such annual leave has been to provide free time to refresh, re-energize themselves from daily work schedule. The objective is to provide opportunity to travel as well as enjoy with their family members and friends during such leave period. In the meantime, from the perspective of smooth operation of the bank activities, it also become important for the bank to be able to anticipate staff members observing such leave on a regular basis. This would require proper planning to equitably spread out the "leave" among all staff members. A planning on the part of all staff members is also called for regarding their leave in such a way that the office work is not affected adversely.

In this context, Human Resources Department has been requesting "tentative plan" of such leave from each staff members in the month of Chaitra every year. One, such request is hardly taken seriously, and Two, most of the staff members are preferring to take leave during later months of the year. This is resulting in larger number of staff members staying on annual leave at the same time during the last months of the year, creating deficiencies in workforce in the departments and branches during peak period (quarter end). This has often necessitated to suddenly call back some of them from their annual leave on numerous occasions. This might have disturbed the staff members from enjoying their "happy holidays".

Now, therefore, with a view to lessen occurrence of such incidents and also to smoothen work attendance as well as to allow staff members fully enjoy their holidays, following policy decision has been made. All are hereby requested to plan and observe towards effective implementation of the same.

1. Annual leave of all staff members at the Branches, Departments and Provinces shall be managed such that around **10% in proportion** of the existing workforce go on annual leave every month.
2. Where the branches and departments have less than 10 working staffs, annual leave of staff members will have to be divided equitably on monthly basis spreading throughout the year.
3. In case of departments with multiple units/sub-units'/job functions, leave to be planned in the same proportion among units/sub-units so as to ensure smooth function of each unit/sub-units within the department.
4. Head of Provinces shall be responsible to see that only 10% of branch managers under their province go on annual leave at a time every month.



5. All staff members shall submit their "preferred period" of annual leave by the close of Chaitra every year to their respective Head of Provinces, Head of Departments and Branch Managers.
6. Respective Heads of Departments, Branch Managers and Head of Provinces shall pre-approve such plans accommodating the requests as far as possible remaining within above policy of sending 10% of staff members every month on annual leave.
7. Where the "proportion" of staff members opting for annual leave does not match with the policy, the respective Department Heads, Branch Managers, and Head of Provinces shall discuss among the staff members to correct voluntarily.
8. In the absence of "voluntary concurrence", the respective Head of Departments, Branch Managers and Head of Provinces shall be fully authorized to pre-approve the annual leave plan justifying with the policy. It shall be the obligation of the staff members to observe such plan as determined by their respective approving authority.
9. Some corrections/adjustments in the pre-approved leave plan may be made during the middle of the year by the approving authority as may become necessary, including under mutual understanding. However, such a corrections/adjustments shall observe the spirit of this leave policy.
10. Annual leave of more than 10% staff members from a Branches, Department and Province at the same time shall require approval of the CEO.

Annual Leave for resigning staffs

1. Staff member tendering resignation shall NOT be eligible for annual forced leave, NOT even during the "Notice Period".
2. Where a staff member submits resignation during annual leave, the annual leave of that staff member shall stand cancelled from the date of resignation.
3. Staff members who have already stayed in annual leave earlier and resigned before the closure of the year shall be subject to refund the leave benefit proportionately.
4. Staff members tendering resignation before observing forced annual leave shall NOT be eligible for any compensation in this regard.

Please be guided accordingly.



Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 062/2078-79

Origin Ref. : HRM/0285/2078-79

Date : March 13, 2022

Subject : Official Dress Code

This is with reference to official dress code for the staff members of the Bank wherein we have observed in many instances that staff members have not been adhering to the HRM Circulars on "Official Dress Code". This country circular is to reinstate the same.

The official dress code is the most since our appearance represents the Bank's image. Clean, smart and well-dressed employee contributes to the corporate culture and reputation that communicates value of our organization. All of us are dealing with customers and stakeholders on daily basis and hence, a professional appearance is a must to create a positive impression and professionalism.

Further, according to Karmachari Sewa Binimayali 2077 of the Bank, employee should not dress unpleasantly and must be well groomed. In order to reflect professionalism, following dress code has been made mandatory to all employees except for support level employees.

For Males: From Sunday to Thursday

Summer: Formal Pant, Shirt, Tie and Formal Shoes (optional: Cardigan, Blazer, Coat, Formal Jacket) Winter: Formal Pant, Shirt, Tie, Sweater, Cardigan, Blazer, Coat, Formal Jacket and Shoes

For Females: From Sunday to Thursday

Summer: Formal Pant and Shirt, Formal Pant and Tops, Formal Long Skirts, Saari, Kurta, and Formal Shoes (Optional: Cardigan, Blazer, Coat, Formal Jacket)

Winter: Formal Pant and Shirt, Formal Pant and Tops, Formal Long Skirts, Saari, Kurta, Cardigan, Blazer, Coat, Formal Jacket and Shoes

Outfits Not Allowed

Ragged Jeans, Quarter Pants, Shorts, Sleeveless, Open Necked, T-shirts, Mini Skirts, Floaters, Slippers, Flip-Flops

Dress Code for Friday

Decent Smart casual outfits are permitted. However, the above mentioned outfits except T-Shirts and Floaters are not allowed even on Fridays.

Support level staffs members shall be dressed in Formal/Semi-Formal Outfits on all working days.

All Department Heads, Province Heads and Branch Managers are advised to monitor the attire of the employees of their respective departments/provincial offices/Branches and inform Human Resources Department in case of non-compliance.

Please be guided accordingly for strict compliance.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 036/2078-79

Original Ref. : HRD/0152/2078-79

Date : December 12, 2021

Subject : Assignment of Officiating Branch Managers (OBM) on temporary basis during Forced Annual Leave

In order to strengthen the overall functioning of the Branch Offices as well as to ensure smooth branch operations it has been decided to assign Officiating Branch Managers (OBM) on temporary basis to the branches where Branch Managers shall be on Forced Annual Leave. The officiating Branch Managers assigned on temporary basis shall oversee the overall functioning of the Branch Office as well as to inspect and to ensure that the Branch has been operating as per the Bank's Internal Policies and Guidelines as well as Regulatory requirements. The officiating Branch Managers to also submit a summary report on observations during his temporary assignment at branches.

The role of assigning Officiating Branch Managers (OBM) on temporary basis to the branches during Forced Annual Leave of the Branch Managers are to be done by respective Head of Province (HOP). The OBM's shall be the staff member other than of the same branch such as – BM's/SRM's/RM's/OI's of other branches, staff member from Province Office/Head office as applicable. HOP's to ensure assignment of the above prior to sanctioning forced annual leave of Branch Manager.

Similarly, for the branches, whose Branch Managers are being assignment as OBM on temporary basis to another branch, shall be officiated by next senior most employee of the Branch during such period as per approval from HOP under notification to HRD as well as various Units of the Corporate Office for record keeping as well as smooth functioning and proper coordination by OBM.

All the concerned are instructed for proper implementation of Assignment of Officiating Branch Managers (OBM) on temporary basis with immediate effect.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



सर्वेक्षा लागि बैंक

COUNTRY CIRCULAR NO.: 10/2078-79

Origin Ref. : HRD/34/2078-79

Date : August 14, 2021

Subject : Amendment in Employee Loan Facilities

This is to notify all staff members about the revision of Employee Loan Facilities, namely Managerial Vehicle Facility, Employee Home Loan, and Employee Two Wheeler Loan, considering the prevailing industry practices. The Board has approved the amendment of below mentioned Employee Loan Facilities of the Bank.

The list of Amended Policies are as per below:

- Global IME Bank Vehicle Facility (Managerial Vehicle) 2072 Policy
- Global IME Bank Employee Home Loan Policy 2075
- Global IME Bank Employee Vehicle Loan (Two Wheeler Vehicle) Policy

Ratna Raj Bajracharya

Chief Executive Officer



COUNTRY CIRCULAR NO.:009/2078-79

Origin Ref. : HRM-0037/078-79

Date : 6th August 2021

Subject : Branch Classification Guidelines

The Bank is among the largest in the industry in terms of its branch networks and other service outlets. Branches are closely working in coordination with Province Office and Head Office Departments. Based on the geographical presence, time period of establishment of branches, it has been felt necessary to classify the branches for various administrative purposes including manpower planning at respective branches and hence to provide a standard norms for branch categorization based on specific business parameters, **Branch Classification Guidelines** has been prepared.

In addition, as a part of motivation and recognition, a **Reward System** has been also introduced along with this Branch Classification based on business performance parameters. I am sure this will further encourage all staff members of the branches in the days ahead to excel in business parameters.

Bank is also working and shall introduce such recognition and reward mechanism for other business units, province offices and departments executing support and monitoring functions.

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Ratna Raj Bajracharya
Chief Executive Officer

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COUNTRY CIRCULAR NO.:007/2078-79

Origin Ref. : HRM-033 /078-79

Date : 6th August 2021

Subject : Branch Staff Deputation Guidelines.

Bank is constantly looking to increase its business network and the number of customers all over the country. With the ever increasing market competition and customers' anticipations, it is important that we always remain attentive towards providing prompt and high quality services to our customers. The Branch staff members also need some free time to venture out for marketing purpose as well. The primary requisite in this endeavor is to have appropriate number of staffs at the branches.

With the regular work as well as increasing need for marketing visits, branches face challenging task in managing the activities with the available workforce. Accordingly, bank is normally receiving request from branches for more staffs. However, from HR Department perspective, it has always been difficult to justify such request without having any standard norms. Further, it is also time taking since recruitment process is lengthy.

Hence, with a view to provide a standard norms for staff deputation in all branches based on their business volume, a **Branch Staff Deputation Guidelines** has been prepared. This Guidelines provide for a policy on deployment of staffs from the time of branch establishment along with increasing their number commensurate with the growth in the size/volume of business. This also incorporates the required positions of BM/ OI/ SRM and RM based on the size/volume of business. Based on this, the vacant positions in the branches shall also be identified timely and efforts being made to fulfill without having to wait/push for the same.

Human Resource Department will be working out on a continuous basis towards providing deficit manpower to the branches based on this Guidelines at the earliest.

I would like to reiterate that the Bank is undergoing digital transformations in various functional areas and upgrading the Core Banking System, which shall reduce existing turnaround time. Accordingly, the manpower requirements based on existing Guidelines may differ with the implementation status in digitization. HRD shall be working gradually assessing the manpower requirements and shall come up with revisions, as may be required.

The bank will also follow a strategy to maintain pool of credit, deposit marketing and operational staffs at the concerned Departments in HO and Province Offices. They will be available for temporary deployment on emergency basis to needy branches.

It is hoped that this arrangement would help the bank in properly addressing staff deployment in branches as may be justifiable by business activities. Hence, all the branches are requested to be guided by this Guidelines.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya
Chief Executive Officer

A handwritten signature in black ink, appearing to read "RJ - NBS".

COUNTRY CIRCULAR NO. : 007/2078-79

Origin Ref. : HRM-0035 /2078-79

Date : 5th August 2021

Subject : Departmental Structure of Remittance Business

In order to streamline the business functions of the Bank it is necessary to have a departmental structure that enables monitoring of all activities related to the particular business function. In the same view, we have previously merged Transaction Banking and Card Sales/Operations into one department so that entire Transaction Banking activities of the Bank is supervised and monitored through a single window in more effective manner. Similarly, in the support function, we have also recently merged Loan Disbursement Unit (LDU) with Credit Administration Department (CAD), thereby creating faster service delivery reducing redundancy screening activities at departmental level. Such consolidation of associated business and operations functions not only strengthen service TOT but also enhance employee efficiency in terms of business planning, coordination, monitoring and tracking of associated business function.

In view of continuous strengthening and monitoring of business function through a dedicated department, it has been decided to merge Remittance Operations in Remittance Sales with immediate effect.

This has been decided so as to regularly track the service delivery, remittance volume and trend analysis in a more focused way. Not limited to this, the new departmental structure shall also enhance operational efficiency ensuring compliance and proper tracking of remittance business of the Bank. This shall also create more synergy in terms of boosting domestic remittance business of the Bank by mobilizing our entire service outlets.

Hence, In charge- Remittance Operations Unit, Binita Sharma to report to Head- Remittance Business, Swaicha Rana with immediate effect.

I wish all the best to the entire team members of this new departmental structure so as to excel the remittance business target of the bank ensuring quality service.



Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 001/2078-79

Origin Ref : HRM-001-078/79

Date : 16th July 2021

Subject : Curriculum of Written Examination for Promotion

You all are well aware that the process of Promotion has been revised after the implementation of new Personnel Policy Guidelines - "Karmachari Sewa Biniyamawali, 2077". Accordingly, the promotion of eligible staff members shall be carried out henceforth following the revised modality.

As per the Personnel Policy Guidelines, the process of Regular Promotion and Fast Track Promotion shall be as per given below.

Regular Promotion Process:

For regular promotion process, eligible staff members from Senior Assistant position to Senior Manager Position shall have to undergo through written examination process for their promotion to next higher level. This is in addition to Performance Appraisal scores, seniority and service tenure spent outside their home town. In other words, written examination is required for promotion to Junior Officer and above positions up to Chief Manager. Promotions of staffs working in Record Keeper position to Assistant position shall be on the basis of the seniority, tenure spent outside home town and their performance appraisal scores in their current position.

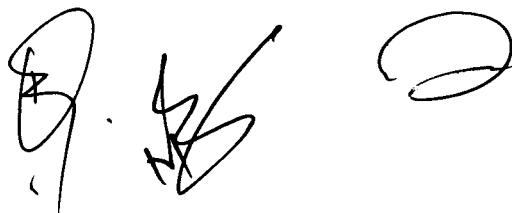
Fast Track Promotion Process:

Similarly, staff members who have secured at least VERY GOOD rating in annual performance appraisal for two consecutive years shall be eligible for Fast Track Promotion. The mechanism has been introduced through new Personnel Policy Guidelines. The provision of Fast Track Promotion shall be applicable for promotion up to Chief Manager Level. All staff members aspiring for Fast Track Promotion shall have to go through written examination process.

Provisions as mentioned in Personnel Policy Guidelines, 2077 for Regular and Fast Track Promotion are attached herewith for ready reference.

Curriculum for Written Examination:

With a view to provide proper guidance to the eligible staff members to prepare for the written examination, a four level curriculum have been developed and attached along with this circular. These shall be applicable for the staffs falling under the prescribed Group. The curriculum has been developed by the external experts.



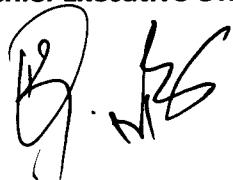
It is pre-notified that in case of Regular Promotion as mentioned above, the HR department shall be conducting written examinations for the promotion of eligible staffs from 29th to 32nd Shrawan, 2078.

With respect to Fast Track Promotion, performance appraisal of all staff members need to be completed at the earliest in order to ascertain the eligibility based on performance score. I would request all staff members to complete the performance appraisal within 7th Shrawan, 2078 without any delay. Similarly, I would also request all reviewing supervisors to complete the tasks also by 15th Shrawan, 2078. This is an absolute necessity in order to fix the dates for written examination as soon as possible. Please remember that as per the Personnel Policy Guidelines, such promotions shall be made effective from 1st of Shrawan.

My best wishes to you all.



Ratna Raj Bajracharya
Chief Executive Officer



Attachments:

- Curriculum of Written Examination for Promotion
- Model Question Sample
- Provisions for Regular Promotion as mentioned in Personnel Policy Guidelines, 2077
- Provisions for Fast Track Promotion as mentioned in Personnel Policy Guidelines, 2077

COUNTRY CIRCULAR NO. : 131/2077-78

Origin Ref. : HRM/0214/2077-78

Date : 20th May 2021

Subject : New Personnel Policy Guidelines, "Karmachari Sewa Biniyamawali, 2077"

This is to inform you all that Nepal Rastra Bank has approved Bank's New Personnel Policy Guidelines, - "Karmachari Sewa Biniyamawali, 2077" effective from 25th Chaitra, 2077. Henceforth, the terms and conditions of services including the facilities and benefits provided to all the staff members shall be according to the new Personnel Policy Guidelines of the Bank.

Some major changes have been made in Bank's new Personnel Policy Guidelines in the following areas compared to the existing practices:

- Leave: Types, Number of Days, Eligibility and Accumulation
- Modality of Annual Performance Appraisal from Appraisee to Reporting Authority and Reporting Authority to Reviewing Authority
- Minimum Service Period outside home town for Promotion from Assistant Level to Officer Level and Officer Level to Manager Level Positions
- Performance Appraisal System
- System of Fast Track Promotion
- Misconduct and penalties in case of proven misconduct
- Employee Retention Scheme
- Promotion Procedure
- Employee Attendance

Since the new Personnel Policy Guidelines of the Bank has been re-written completely based on new guidelines of Nepal Rastra Bank, all are hereby instructed to thoroughly read new Personnel Policy Guidelines and be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

Attachments:

- New Personnel Policy Guidelines, 2077
- Brief highlights on major changes in New Personnel Policy Guidelines, 2077

COUNTRY CIRCULAR NO. 117/2077-78

Origin Ref. : HRM/0206/2077-78

Date : 31st March, 2021

Subject : Service at the Branches in Remote Locations

Bank is constantly expanding its network all over the country. The business portfolio of Bank has also increased manifold over the years. The bank management has always remained aware of its responsibility as to ensuring quality services to its customers across our network. We also recognize the sincere efforts put in by our staff members in serving even in the remotest locations of the country.

We are in the service industry bearing special responsibility to serve the customers in all places. There is requirement for capable and enthusiastic staffs who can provide required initiation and leadership to establish and nurture the business at all branches/units, including the remote branches located in Gaupalikas across the country. With the expanded network, the movements of the staffs have also become a necessity to ensure appropriate level of manpower in all of our service units. It is also equally important that the staffs are being treated equitably for placements/transfers. Similarly, the management is also considerate to require the staffs for placement in branches/units outside Kathmandu Valley and recognize their services being provided from "outside valley" branches/units as well as from "remote/far remote" areas in their career development.

Bank Management will always be exploring to provide opportunity to work with extra motivation and consideration to our staff members who are willing to work as BM/OI/RM and Operations areas of these remote/far remote branches.

Service tenure at remote/far remote branches is challenging from different perspectives but it also comes up with benefits in terms of exposure to the diverse working environments. In order to encourage the staff members to work in remote/far remote branches, Bank Management has decided to provide opportunity of personal career growth and recognition to staff members willing to serve the Bank in branches at the remote/far remote locations in terms of defined service tenure in these locations and extra considerations for career growth.

Additionally, the staffs after serving at the remote/far remote branches shall be given extra consideration during annual promotion if he/she is eligible for promotion as per the Bank's promotion policy.

Accordingly, in this regard the management has been reviewing the transfer policy. A general understanding has been as follows:

- Unless being a local recruitment, staffs positioned in a particular place /location for a period of 3 years will be considered for transfer.
- Staffs positioned in a remote/far remote place (bank will determine the list) will be ensured for transfer upon completion of ONE-year service. The transfer letters may be issued even with an indicated option for transfer at a specified date after ONE year of service in that location.
- Staffs placed in the remote/far remote places will be provided with facility for return transfer to their chosen place as far as practical. Such staffs may indicate their option at the time of initial transfer itself, including inside Kathmandu Valley.
- With a view to provide enhanced exposures, during transfers, it will be prioritized to move staffs from Hilly areas to Terai and vice versa.

This circular has been issued in general interest and information to all staff members with an anticipation of receiving requisite cooperation from our excellent workforce towards ensuring our best services at all places and equitable treatment for all in job placements.

Please be guided accordingly.

(Original Signed)

COUNTRY CIRCULAR NO. : 098/2077-78

Origin Ref. : GHD/001/2077-78

Date : 27th January 2021

Subject : Online Platform for Staff Grievance

It takes me immense pleasure to share with you all that you have been very supportive in providing feedbacks/suggestions to maintain the BEST working culture in the Bank. I have received, viewed and recorded your grievances/suggestions for betterment in bank's services along with your personal request related to the job, working environment and some personal reasons as well. I want to assure you all that the bank will be gradually addressing each of your request as far as it becomes practical. Some of your grievances/suggestions have already been forwarded to the respective departments at Head Office for positive response. I am sure they have already started looking into your issues. Meantime, we must keep in mind that all requests cannot be addressed at once and will take some time.

In our effort to make a listening bank, we have been collecting staff member's feedbacks and grievances through the "Grievance Hearing Team" until now. In the process to make this more systematic and to maintain confidentiality, we have developed an ONLINE PLATFORM for recording your grievances/feedbacks, if any.

The online portal has been made available in SharePoint and can be accessed through Global Naulo Chautari. All staff members are advised to use this system to report their grievances. The manual for using the online portal is attached herewith.

I reiterate my concern here regarding the grievances received relating to the "BEHAVIORAL ISSUES". I strongly advise all supervisors to behave and treat your team members with due respect. Senior executives, being the managers themselves, also need to amicably address the issues relating to their subordinate team members to their best capability. It is our responsibility to maintain a cordial atmosphere in the work place such that all of us are delighted to remain in office and discharge our duties candidly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 083/2077-78

Origin Ref. : HRM/115/2077-78

Date : 17th December, 2020

Subject : Office Email Communication

This is with reference to official communication using email platform, please be guided with below mentioned mechanism for effective communication. You all are aware that Bank have been advancing in digital platform with the introduction of "work flow" for all banking functions related approvals. In addition, we have been using emails for general mode of communication and sometimes even for work related approvals/notifications. Therefore, email communication is of high importance in terms of whom and how you are communicating and whether you have been successful in clear/concise communication.

We have observed that staff members at various levels have been marking carbon copies (CC) as well as forwarding emails to unnecessary group emails and/or authorities while sending emails, which has resulted unnecessary traffic in email server, consuming productive time of unintended colleagues and more importantly matter are unnecessarily escalated to various email groups/authorities thereby creating chances of email not being attended from intended recipient.

Generally, originator of an email should send to his/her immediate line Manager/Supervisor/ Authorities marking CC to the concerned person/group, if applicable and necessary at all. Sending emails in group email chains is highly discouraged, until and unless it is required for attention of all. In addition, email originated by the staff members are the property of the Bank, since we take official work related approvals using this platform and marking unnecessary recipients in the communication loop also weakens confidentiality.

Please be guided that as per IT Policy of the Bank, Office Email should only be used for business purpose, using terms, which are consistent with other form of business communication. Hence, all staff members are advised to strictly adhere on the same.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 081/2077-78

Origin Ref. : HRM/114/2077-78

Date : 14th December, 2020

Subject : Provincial Office - Communication Modality

Regarding communication from Provincial Offices to the branches under their supervision, the "Operating Modality of Provincial Office" as circulated vide country circular 058-77-78 dated 29th Oct 2020 explains about the same under section 5 "Communication to/from Provincial Office".

In order to further ensure uniform level of communication from Provincial Offices to the branches, please be guided by following communication modality:

- All communications in the form of circulars that defines/elaborates the procedures/processes regarding activities related to the branch operation/business and functions of provincial office will be communicated ONLY through the COUNTRY CIRCULARS issued by CEO's office.
- Head Office Departments will issue general instructions/guidance, as may be appropriate with a copy to Provincial Offices as well.
- All reporting format related to activities like deposit, lending, operations, compliance, recovery and other applicable departmental activities will be made standard across country level and will be issued from Head Office Departments only. Provincial Offices shall use the same format to collect/summarize branch wise data for consolidation.
- Business activities may defer among provinces. Accordingly, Provincial Offices may propose any suggested "Sales and Marketing" strategy, communication/follow up/ monitoring templates to respective Head Office Departments. Respective Head Office Departments will develop standardized templates for communication at country level.
- With respect to other two functional pillars of Provincial Office - "Operational Control and Monitoring" and "General Administration", Provincial Offices are instructed to execute the activities under said functions in the defined formats/procedures as communicated by Head Office Departments.
- Provincial Office may propose for betterment in existing practices. Any innovative ideas, which Provincial Offices feel more efficient and ensures better customer service and business growth, are encouraged to share with the respective HO Departments for review and circulation in the form of circulars, if required from Head Office Departments.
- Provincial Office are instructed NOT TO ISSUE separate province-wise circulars in order to redefine existing process/procedure. However, Provincial Offices may reinforce for Implementation of laid down procedures and may communicate to respective branches vide Email only. Provincial Offices can quote/attach existing practices for follow ups/reporting requirements/data collection, if necessary.
- Provincial Office to keep in the communication loop on relevant Head Office Departments only while providing any instructions/ requesting for data from branches under their province.
- General follow ups/email communications by respective Provincial Offices to branches on functions as listed below but not limited to can be done:

- o Site visit of credit proposal from Rs. 1crore to Rs. 5 crore to be completed within days of loan disbursement.
- o Interest and Installments follow up.
- o NPA recovery follow ups.
- o Communication related to any pending task under credit monitoring, credit surveillance, administrative functions.
- o Budget/Performance monitoring in the prescribed formats with branches, including seeking clarification.
- o Reinforcement of compliance and operations functions in the prescribed format and already laid down process/procedures.
- o Communication as required in any other functions as outlined in Provincial Office Operating Modality.

The main purpose of redefining aforementioned communication modality is to ensure uniform communication to all branches with respect to procedures/policies/process/reporting formats from Provincial Office avoiding any ambiguity. Accordingly, all concerned are strictly advised to adhere to the above.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 047/2077-78

Origin Ref. : HRM/0066/2077-78

Date : 22nd September 2020

Subject : Free Mobile Banking Facility to Staff's Family Members

I am pleased to announce that Bank has offered free mobile banking facility to the family members of our staffs. Family member includes parents, spouse and the children. The facility has been provided in order to recognize the need of using digital platforms for banking transactions and to start by ourselves, our family and friends circle and to continuously penetrate in the large customer base at country level.

This, I believe is the most convenient, simple and safest way for doing transactions related to utility payments- electricity/airlines/intemet/Dmat/MeroShare/Water Bill payments, payment/fund transfer using OR Code, credit card bills payments, mobile top up and many more other features available at Bank's Mobile Banking Product named "GlobalSmart".

I request all staff member to please initiate opening bank account of their family members as mentioned above and I also encourage to use GlobalSmart so as to minimize travelling for utility bill payments and other added features in the application keeping safety first in this pandemic time.

Human Resource Department/ Transaction Banking Department shall conduct virtual demonstration sessions on using mobile banking product of the Bank to all of you and Bank will also plan to conduct such demonstration sessions to the family members of our staffs gradually.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 125/2076-77

Origin Ref. : HRM-896/076-77

Date : 17th April 2020

Subject : Abide by Bank's Code of Conduct and *Karmachari Sewa Biniyamawali*

This is regarding the commitment of employees to abide by the Code of Conduct and *Karmachari Sewa Biniyamawali* of the Bank that defines the Bank's values, principles and ethical standards to be followed consciously and responsibly throughout one's service tenure in the Bank.

Bank's Code of Conduct and *Karmachari Sewa Biniyamawali* clearly define the values of integrity, honesty and professional conduct in dealing with customers, vendors/suppliers, regulators, colleagues and all stakeholders of the Bank, in compliance with the regulations and directives of Central Bank of the country. It is the duty of all employees to be aware of these guidelines thoroughly in order to be alert and sensitive to situations and actions that can result in improper, unethical or illegal consequences, which each and every employee have declared to commit to, in writing, at the time of joining the Bank. Hence, all employees are expected to abide by the guidelines and demonstrate unquestionable integrity and morale standards in course of everyday business functions as well as interactions with all stakeholders of the Bank.

Further, any violation of the disciplinary and ethical standards defined by Code of Conduct and *Karmachari Sewa Biniyamawali* is ground for disciplinary action as provisioned in *Karmachari Sewa Biniyamawali, 2063*, ranging from reprimands to termination from service of the Bank without retirement benefits depending on the severity of the offence. The Bank's Management believes that all employees are in full knowledge of the standards of conduct set by the Code of Conduct and *Karmachari Sewa Biniyamawali* and shall strictly adhere to the guidelines; non-compliance of which shall not be pardoned to any employee and shall be met with the provisioned disciplinary action by an authorized official of the Bank.

In the recent cases we have found misconduct by the Bank officials at Bharatpur Branch and Bank has been forced to terminate the then Deputy Province Head – Province 3, Sanjay Sharma (Deputy Manager) and the then Branch Manager - Bharatpur Branch, Rajesh Subedi (Assistant Manager) from the Bank's services. We have also cautioned five staffs. Bank is very much concerned for the career development of each staff members and hence all staff members are advised to abide by the Bank's Code of Conduct and *Karmachari Sewa Biniyamawali*.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Parshuram Kunwar Chhetri".

Parshuram Kunwar Chhetri
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Parshuram Kunwar Chhetri".



COUNTRY CIRCULAR NO.: 123/2076-77

Origin Ref. : HRM-896/076-77

Date : 15th April 2020

Subject : Publishing of articles in various media

This is regarding publishing of articles by employees on topics related to the Bank as well as the employee's functional area of expertise or personal interest.

The Bank's Management encourages the employees to produce articles and write-ups imparting knowledge on their areas of expertise as well as personal interest that would boost their job knowledge and skills. However, in course of publishing or corresponding such articles or write-ups via social media, newspapers, magazines and other media, employees are required to obtain prior approval from Chief Executive Officer for publishing or corresponding articles and write-ups related to the Bank. As per provision of *Karmachari Sewa Biniyamawali, 2063* Clause 16 (1) (da), publishing of articles, statements, write-ups related to the Bank or correspondence of same to various media such as newspapers, magazines, bulletin, pamphlets, without prior approval of Chief Executive Officer is considered as bad conduct.

Further, as per Bank's Code of Conduct Clause 5.1 (9) (g), Bank officials may not accept fees for speeches given or for articles written as a representative of the Bank, but may do so when the speech or article deals with the Bank official's functional area of expertise or a manner of personal interest.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read 'P. K. Chhetri'.

Parshuram Kunwar Chhetri
Chief Executive Officer

A handwritten signature in black ink, appearing to read 'P. K. Chhetri'.

COUNTRY CIRCULAR NO. :113/2076-77

Origin Ref. : HRD/851/2076-77

Date : 19th March 2020

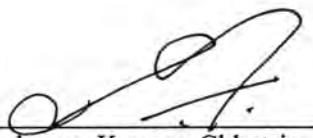
Subject : Formation of Staff Welfare Committee

In line with Clause No. (5) of Staff Welfare Fund Bylaws 2070, the Staff Welfare Committee has been formed for the operation and management of the welfare fund.

The Staff Welfare Committee shall be constituted by following members:

S. No.	Name	Designation	Role
1.	Sujit Kumar Shakya	DCEO	Chairperson
2.	Raja Aryal	CFO	Member
3.	Deepak Bahadur Rawal	JO	Member
4.	Purushottam Khanal	Senior Messenger	Member
5.	Deep Chandra Regmi	CHRO	Member Secretary

Please be guided accordingly.


Parshuram Kunwar Chhetri
Chief Executive Officer

COUNTRY CIRCULAR NO. : 081 /2076-77

Origin Ref. : HRM: 638 /2076-77

Date : 13th February 2020

Subject : **Commitment towards Bank- Training, Promotion and Resignation from Banking Service**

This is to notify that Bank has been continuously developing its staff members for betterment at workplace as well as knowledge and skills enhancement providing various trainings on regular basis. Bank has already conducted/nominated for 183 training programs and about 3080 staff members had taken trainings as on half year of current fiscal year. Bank is planning for rigorous training programs in- house as well as external in the days to come in line with Annual Training Calendar for running fiscal year.

Bank is always committed for overall growth of the staff members either it be knowledge and skills development or career growth via suitable placement and making ready for additional roles and responsibilities to all staff members at all times. In order to create more motivation and ensuring career growth of staff members we have been promoting substantial number of staff members every year on performance based. Based on the performance review of last fiscal year, Bank has promoted 572 staff members, which is around 53% of eligible members for promotion.

In nutshell, Bank is very much concerned about staff member's career growth, motivation and skill development. In order to create reciprocate loyalty and commitment towards Bank from the staff members who have been hired, trained, developed in various banking avenues, promoted and placed at different organizational structure as a part of succession plan and to improve Bank's bench strength, below mechanism has been introduced with immediate effect and this provision is implied for all resignation approvals after the effective date of this provision implementation.

Training Related Provision:

Per Training cost	Lock in Period	Respective compensation in case of failure of commitment
Above Rs. 1 Lakh and up to Rs. 5 Lakh	Staff members have to serve the Bank at least for 1 year after attending the training.	Staff members have to compensate full amount of training expenses if they leave before the lock in period of 1 year.
Above Rs. 5 Lakh	Staff members have to serve the Bank at least for 2 years after attending the training.	Staff members have to compensate full amount of training expenses if they leave before the lock in period of 2 years.

Training expenses also include training costs, TADA, transportation and all other expenses associated with that particular training. While computing the days of service with the Bank after the training, the last date of training shall be counted as day zero.

(B) (S) ✓

Promotion Related Provision:

Promotion to below positions	Lock in Period	Respective compensation in case of failure of commitment
AM and Above AM positions	Staff members have to serve the Bank at least for 2 years from the date of promotion.	Staff members have to pay in flat 6 months of gross salary for resigning within 1 year from the date of promotion.
		Staff members have to pay in flat 3 months of gross salary for resigning after 1 year but before 2 years from the date of promotion.
Upto Senior Officer Level Positions	Staff members have to serve the Bank at least for 1 year from the date of promotion.	Staff members have to pay in flat 3 months of gross salary for resigning within 6 months from the date of promotion.
		Staff members have to pay in flat 2 months of gross salary for resigning after 6 months but before 1 year from the date of promotion.

Minimum Service Tenor Related provision:

Newly Recruited staff members	Lock in Period	Respective compensation in case of failure of commitment
AM and Above AM positions	Staff members have to serve the Bank at least for 2 years from the date of joining the Bank.	Staff members have to pay in flat 6 months of gross salary for resigning within 1 year from the date of joining the Bank.
		Staff members have to pay in flat 3 months of gross salary for resigning after 1 year but before 2 years from the date of joining the Bank.
Upto Senior Officer Level Positions	Staff members have to serve the Bank at least for 1 year from the date of joining the Bank.	Staff members have to pay in flat 3 months of gross salary for resigning within 6 months from the date of joining the Bank.
		Staff members have to pay in flat 2 months of gross salary for resigning after 6 months but before 1 year from the date of joining the Bank.

Management Trainee and Trainee Assistant- Trainee are not included in any of aforementioned provisions.

Please be guided accordingly.

Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR NO. : 48/2076-77

Origin Ref. : HRM- 489/2076-77

Date : 8th January 2020

Subject : Daily Attendance of Employees

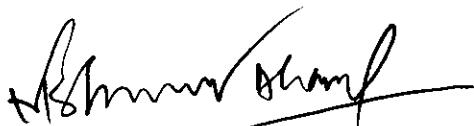
This is in reference to the daily attendance of the employees. Time keeping of daily attendance of the employees is necessary task and hence it is required for all employees to maintain daily attendance through the prevailing attendance system. Employees who are not present in the office without prior approval from the respective approving authority shall be considered as absent and salary of such absent period may be deducted accordingly. Further, the record of employees who are late for continuous three consecutive days shall be considered as leave without pay of one day.

In this regard, we are aware that we have been using biometric attendance devices to record and monitor the daily attendance record of all employees of the bank. However, rearrangement of all biometric devices of erstwhile JBNL departments/branches are under process to be connected to HRIS system and hence in order to maintain proper time keeping and daily attendance record of each employee systematically, the employees stationed in premises of erstwhile JBNL are instructed to record the daily attendance through Attendance Login System of HRIS. Except for erstwhile JBNL premises, employees are instructed to mandatorily perform attendance (login/logout) through biometric devices already available and linked to HRIS system. Once all the biometric devices have been connected to HRIS System, HR Department shall communicate the branches / departments for the attendance to be done through biometric attendance device. The user manual has been attached herewith for your reference for attendance login system through HRIS.

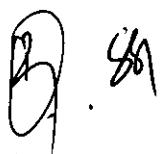
Meanwhile, for support level employees, access to perform daily attendance is to be provided through workstation of branch/department employee assigned by the branch / department as applicable.

Please note that attendance of each employees shall be completely and vigorously monitored through Human Resource Department.

Please be guided accordingly.



Mahesh Sharma Dhakal
Officiating Chief Executive Officer





CORPORATE OFFICE

COUNTRY CIRCULAR # 18/075/76

To:	All Staff	Date: 3 rd May 2019
From:	Acting Chief Executive Officer	
Subject:	Global IME Bank Ltd. Transfer Policy, 2019	
Ref#:	18/075/76	

This is regarding the circular of Global IME Bank Ltd. Transfer Policy, 2019 as decided by the Board in its 316th meeting held on 7-Falgun-2075 with effect from the date of approval.

The policy is attached herewith for your reference.

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".

Mahesh Sharma Dhakal

A small, handwritten mark or signature located below the main text and above the signature.



CORPORATE OFFICE

COUNTRY CIRCULAR #35/074/75

To:	All Staff	Date: 3 July, 2018
From:	Chief Executive Officer	CC:
Subject:	Global IME Bank Limited Employee Home Loan Policy, 2075	
Ref No#.		

This is regarding the issuance of Global IME Bank Limited Employee Home Loan Policy, 2075 as decided by the board in its 297th meeting held on 18th June, 2018 with effect from the date of approval.

The clause no. 1 (4) of the Employee Home Loan Policy has been further explained as “This policy repeals the earlier Global IME Bank Employee Home Loan Policy. However, in case of midterm settlement because of resignation or termination, or settlement due to self interest, the settlement shall be done as per the terms specified under respective earlier policies”

Furthermore, the Tax on interest benefit as mentioned under clause no. 8 (5) of Employee Home Loan Policy 2075 shall be effective from Shrawan 1st, 2075.

The policy is attached herewith for your reference.

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Janak Sharma Poudyal

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CORPORATE OFFICE
COUNTRY CIRCULAR # 0025 /073/074

To:	All Staffs	Date: 27-June-2017
From:	Chief Executive Officer	
Subject:	Critical Illness Benefit	
Ref. #	HRM-695-73/74	

This is regarding Critical Illness Benefit to Permanent & Probation employees. This insurance is extended in addition to Group Medical Insurance (GME) to cover the cost of medical expenses arising out of critical diseases.

The total coverage of Critical Illness Benefit shall be of **Rs. 500,000.00 per person for maximum 5 staff on first come first serve basis**. However, one person can claim once for one disease in one policy year. This policy is effective only after 90 days.

For the purpose of this insurance, Critical Illness means following 18 disease/illness/medical case detected for the first time only.

1. Cancer.
2. End Stage Renal Failure.
3. Major Organ/bone Marrow Transplant.
4. Stroke resulting in permanent symptoms
5. Permanent Paralysis of limbs
6. Heart Valve Replacement Surgery.
7. End Stage Liver Disease.
8. Coronary Artery Bypass Graft Surgery
9. Myocardial Infarction (Heart Attack)
10. Multiple Sclerosis
11. Benign Brain Tumor
12. Parkinson's disease
13. Alzheimer's disease
14. Surgery of Aorta
15. Coma of Special severity
16. Major Burns
17. Total and irreversible loss of hearing in both ears
18. Total and irreversible loss of speech

Detail terms of claim shall be as per the insurance policy issued by respective insurance company.
In case of any clarity, Please do not hesitate to contact HR Department.

A handwritten signature in black ink, appearing to read "Anil Gyawali".

Anil Gyawali
Chief Executive Officer

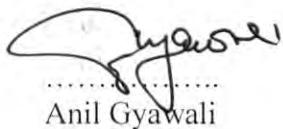
A handwritten signature in black ink, appearing to read "Anil Gyawali".

**CORPORATE OFFICE
COUNTRY CIRCULAR # 0022 /073/074**

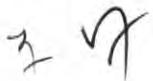
To:	All Staff	Date: June 16, 2017
From:	Chief Executive Officer	
Subject:	Holidays and Off Office Hours Manual	
Ref:	HRM-637-073/74	

This is regarding the manual for working on Holidays and off Office Hours which has been formulated with the objective of managing uniform working practice and mitigate inherent risk.

All concerns to ensure strict compliance of the same.



Anil Gyawali



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Global IME Bank

ग्लोबल आइएमई बैंक लि.

Country Circular # 21/073/74

June 15, 2017

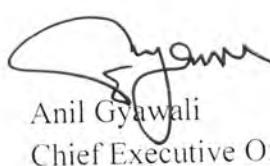
To	All Staff	Date: January 27, 2015
From	Chief Executive Officer	CC:
Subject	Operation Manual "GIBL Staff Training and Development"	
Ref No.	21/2073/74	

It is our pleasure to introduce Operation Manual "**GIBL Staff Training and Development**" of the Bank. The manual details on the procedural guidelines in handling and operating in-house and external trainings to the staff of the Bank both in core banking and soft skills. The purpose of this manual is to streamline the staff training and development activities and to provide optimum opportunity of in-house and external trainings to our staff members.

This manual shall be operative with immediate effect.

All staff are required to read and understood the contents herein and the staff of Human Resource Department including Training and Development unit must be fully conversant with the procedures laid down in this manual.

If you have any confusion or queries on the manual, please contact our Training and Banking Expert.


Anil Gyawali
Chief Executive Officer

COUNTRY CIRCULAR #13/072/073

To:	All Staff	Date: October 27, 2015
From:	Chief Executive Officer	CC: Internal Audit
Subject:	Overtime Application through HRIS	
Ref #.	HRM- 171 -72/73	

This is to inform all staff about Overtime application through HRIS.

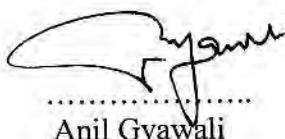
The additional feature of **Online Overtime System in HRIS** has been introduced to overcome the ~~redundant~~ manual works and simplify the overall process of overtime payment which is being carried out manually at present.

In Online Overtime System, the overtime applied through HRIS by the eligible employees for overtime shall be forwarded and will be notified to the respective applicant employee, Reporting officer, Reviewing officer and HRD simultaneously through their respective email. The Reporting Officer will have the authority to recommend/reject and Reviewing Officer shall have approving and rejecting authority. The final Overtime Sheet can be generated from the system by Reporting and Reviewing Officer, which needs to be duly signed by the respective supervisors / BM / department head and sent to HRD by the 22nd day of each month according to the Nepali Calendar.

The overtime calculation of support level staffs and outsource employees shall be carried out manually on monthly basis (shall be practiced manually as before).

The Online Overtime System through HRIS shall be initiated from **November 1st, 2015**. All concerned supervisors / BM / department heads are advised to strictly monitor and verify the application to prevent any deviation.

The User Manual has been attached herewith for needful guidance.



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Anil Gyawali



COUNTRY CIRCULAR # 0021/072

To:	All Staff	Date: June 18, 2015
From:	Officiating Chief Executive Officer	
Subject:	Email Escalation Procedure and Data Content	
Ref #:	HRM- 379-2071/72	

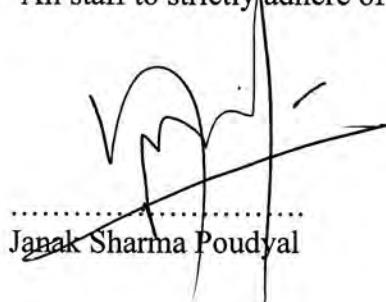
It has been observed for quite some time that staffs at various levels have been marking carbon copies (CC) to unnecessary groups and/or authorities while sending emails. This has resulted unnecessary traffic in email server, consume everyone's precious time and more importantly matters are unnecessarily escalated to various groups/authorities.

Generally, originator of an email should send to his/her immediate line Supervisor/Manager/ authorities marking CC to the concerned/ connected group if applicable and necessary.

Therefore, staffs are hereby advised not to copy emails to unnecessary recipients. Communicating to other than their own group members and reporting supervisors must be analyzed carefully so that unnecessary email traffic is avoided.

Further, as per the IT policy of the bank, *Email should only be used for business purposes, using terms, which are consistent with other form of business communication (for details please refer the Information Technology Policy)*. Staffs may be aware that emails originated by them are the property of the bank and hence the management reserves its right to inspect, review any emails on its data content, confidentiality and integrity. Any emails found to have been against the bank's interest, code of conduct, *Karmachari Sewa Biniyamawali*, NRB Directives is liable for disciplinary actions.

All staff to strictly adhere of the above as no deviation would be allowed.


Janak Sharma Poudyal



COUNTRY CIRCULAR # 0010

To:	All Concerned	Date: February 24, 2015
From:	CEO	CC: Internal Audit
Subject:	Utilization of Vehicle / Bikes	
Ref :	HRM- 224 -071/72	

ARO/RO/ RM/ SRM and BM's have been provided with the fuel facility and staffs AM and above are also provided with Manager's vehicle facility with fuel limit as per their eligibility for visiting clients and conducting site inspection or any other travelling for business purpose besides their personal use. However it has been observed that staffs who have been enjoying the facility have also been requesting for office vehicle instead of using their own vehicle/bikes while travelling for official purpose including client/site visit. Such practice has resulted difficulties to manage the vehicle for other operational activities including branch operations like fund transfer.

Hence, it is advised for all concerned to use their own vehicle/ bike and not use the office vehicle unless absolutely necessary (upon confirmation with the BM) or unless they are accompanying BM or above for the business visit.

BM's and GSD to strictly monitor that the same is implemented.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

.....
Ratna Raj Bajracharya

**CREDIT
ADMINISTRATION
DEPARTMENT**



COUNTRY CIRCULAR NO.: 073/2079-80

Original Ref. : 26-CAD-079-80

Date : 13th June 2023

Subject : SOP on Collateral Maintenance and Collateral Linkage

Global IME Bank has extended loans to its customers secured by different types of collateral, which provides a cushion in the event of default. However, information of theses is not registered digitally in any database currently.

In order to capture the collateral information, Collateral module in Core Banking System (Finacle 10) shall be used hereon. Further, we have developed a Standard Operating Procedures (SOP) For Collateral Maintenance and Collateral Linkage for following Collateral type:

- Fixed Assets/Immovable assets
- Vehicles
- Plant and Machinery
- Current Assets (NTA/NCA)

The SOP explains all steps required for maintaining the collaterals in CBS, linking collateral with borrower limit node and insurance records.

Branches/Business Units are instructed to identify all loan accounts which are secured by above collaterals and register all the collateral information along with insurance records as defined in SOP in Collateral Maintenance Module of CBS and Link the registered collateral with appropriate limit nodes within one month for previously disbursed loans. For new loans, collateral information, collateral links along with insurance detail must be registered prior to limit implementation by Branch, and individual CAD Implementation desk member will verify while limit implementation.

If you need any clarification, please contact Credit Administration Department (CAD).

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 134/2077-78

Origin Ref.	:	CAD/83/2077-78
Date	:	9th June, 2021
Subject	:	Go live of automation of responding Credit Enquiry received from other BFIs and CICL Report generation process

Please be informed that Bank has developed the program for automation of responding credit enquiries received from other BFIs and generating CICL report. This shall replace the existing manual system for these functions with immediate effect.

The new system is just automation of the existing system, which reduces the human involvement in great extent. Only few steps of some function requires human involvement.

For responding credit enquiries from other BFIs, (the function has been termed as “CIQ”); respective branches/business units have to insert the designated fields and the system generates the response letter automatically in PDF format. The respective branches/business units shall sign the letter(s) and delivered to the enquiring BFI.

For CICL report generation, the branches/business units have to insert required information in the existing workflow system. The new system will inform the user about availability of required fund in the checking account for debiting CICL fee @ Rs.550 per enquiry. Then the system will debit the fee and send the information to Credit Administration Department automatically and the staff at CAD will run the bot (a utility tool of this program), which will automatically connect to the CICL website and extract the required report. If a single report is found, the system automatically saves the report and delivers the report to the initiating branch/business unit. If more than one information are displayed, then the CAD staff will choose the most appropriate information and then the report is finalized by the system, then it saves and delivers the report to the initiating branch/business unit.

If the report is a no hit report, that is there is no information recorded in the CICL system regarding the borrower/guarantor, the fee for no hit report is only Rs. 250 in such cases, the system automatically refunds the excess fee of Rs.300/- to the checking account of the respective borrower. Thus there shall be perfect reconciliation of the CICL fee.

However, in cases of expired overdraft limit case, the respective branch/business unit shall run TOD (temporary Overdraft) using TM menu option to debit the expired overdraft account up to the approved overdraft limit of account and park the fee amount into the office account “**Account Payable CICL Charge A/C – SOL Id + 2335524074**”, which shall be the checking account for CICL enquiry of the borrower. For the existing borrower, the CICL report fee will be Rs.550 per report, there shall be no issue of refund of the excess fee. However there may be a guarantor, with no banking history, associated with the borrower. In this case refund of Rs. 300 shall arise, which should be taken care by the respective branches/business units manually. The branches/business units shall ensure that the balance on aforementioned office account shall always remain zero at end of the day.

The details of the procedures, user manuals and video tutorials have been uploaded in Naulo Global Chautari.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 102/2077-78

Original Ref. : CAD/038/2077-78

Date : February 4, 2020

Subject : Launch of New Valuator Assignment System

New Valuator Assignment System has been developed by Digital Banking Department in coordination with Credit Administration Department.

I am pleased to announce the launch of New Valuator Assignment System with immediate effect. Onwards all valuator assignments are to be done through the new system.

The new system has been designed to overcome the limitations of previous system which could not accommodate allocation of geographical area at district level.

The new system is based on district level division of valuation area based on FAC location. It is more streamlined and easy to use. Now onwards it will be possible to allocate few districts to valiators as their geographical area for valuation as against zonal allocation prevalent earlier. As the zonal allocation is outdated at present, the existing Valuator Assignment System has become obsolete.

The old valuator assignment system will operate parallel until February 15, 2021 for contingencies after which it will be phased out.

URL for new valuator assignment system is:

<http://connectgibl/cad/SitePages/Home.aspx>

The user manual for the said system has been attached herewith for your reference which has also been uploaded in Global Naulo Chautari.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya

Chief Executive Officer



COUNTRY CIRCULAR NO.: 078/2077-78

Origin Ref.	:	GIBL/CAD/ 27 /2077/78
Date	:	29th Nov, 2020
Subject	:	Amendment formats of Credit Facility Offer Letter (CFOL)

Please be informed that Bank has decided to introduce new CFOL format for review/renewal/reduction of credit facility and minor changes has been made in other CFOL formats. The attached formats are to be applied with immediate effect.

Now onwards, while executing the review/ renewal/reduction of credit facility limits, security documents executed earlier are to be continued. Hence, you all are advised to check thoroughly the existing security documents and ensure that these documents are intact.

1. Internal Loan Deed
2. Personal Guarantee
3. Letter of Set Off
4. Promissory Note
5. Consent Letter for Blacklisting
6. Consent letter from legal heirs of property owner
7. Hypothecation of stocks and assignment of receivables
8. Multiple Banking Declaration
9. Networth statement

However, if any terms and conditions are changed regarding the above documents, same to be executed in case to case basis.

For example, if the personal guarantor is changed/added in the approval for renewal, the changed/added person's personal guarantee to be executed and so on.

Further, concern branches to upload entire set of security documentations at the time of implementation of review/renewal/reduction to CAD for further checking/verification.

The soft copies of the CFOL formats have been uploaded in the Global Chautari for your reference.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 020/2077-78

Original Ref. : CAD/07/2077-78

Date : 5th August, 2020

Subject : Centralization of CICL, Loan Administration and STRO Fees and STR Information System Handling

In line with the credit process reengineering under BPR to optimize the level of engagement in operational issues, the workflow of the limit implementation process with following credit related revenue transactions has been decided to adopt as following:

A. Levying CICL fees centrally by CAD

1. Relationship Managers/ Branch Managers are to forward the required information for CIC search to CAD department via Credit Workflow System.
2. CAD Department proceed to search the CIC report only after levying CICL fee @ Rs. 550/- per information in advance.
 - a. CAD will dump the request in lot(s) and prepare batch (es) of entries to debit customer's account by Rs.550/- per enquiry after confirmation of available balance for CIC charge in respective clients' accounts.
 - b. If the available balance is insufficient and/or if the accounts are in frozen /dormant status/Dr. restricted status, CAD will out-rightly reject the request.
 - c. If the actual fee after obtainment of CICL report comes out to only Rs.250/-, CAD will refund the difference amount by the first hour of the next working day.
 - d. CAD will generate the CICL reports on the same day, if the requests are received through workflow system by 4 pm from Sunday to Thursday and 1 pm on Fridays, provided all required information are furnished properly.
 - e. Daily reconciliation of fees will be carried out by CAD, so that there are no uncollected fees generally.

Account entries

For booking CICL fee

Debit: Customer Account;
Credit: CICL Charge Income A/C (003700524006) Head Office SOL

For refunding excess CICL fee

Debit: CICL Charge Income A/C (003700524006)
Credit: Customer Account

B. Levying Loan Administration Fees (LAF) centrally by CAD

1. RMs/BMs need to ensure the availability of LAF in respective clients' accounts for their loan limits at the time of sending the offer letter to CAD offer letter desk for review by the branches.
2. Concerned CAD offer letter desk will debit the customers' accounts for the LAF of new and enhanced limits,
3. CAD implementation desk will levy the LAF fee related to case to case basis limit and other cases where LAF is required but review of offer letter by CAD is not required (e.g. GKK limit beyond Rs. 1.5 Million) before implementation of the limit node.

Account entries

For booking LAF fee

Debit: Customer Account;

Credit: - Loan Management fee (related segment, i.e. COR, IPF, MCO, SME, RET, DWL, DSL RET) at the SOL of initiating branch.

C. Handing STRO entries and levying STRO fee centrally by CAD

1. RMs/BMs need to send the STR information in the given format, ensuring availability of Rs. 500/- for STRO transaction fee for each addition/modification/cancellation/any other transaction in the STRO system.
2. CAD implementation desk will debit the respective customers' accounts in the evening. If there are no sufficient balances in the said accounts, CAD implementation desk will recover the fees even by overrawing the said account.
3. BMs/RMs to recover the overdrawn amount by next working day of the overdrawn with applicable interest rate.
4. The operating accounts of the borrowing firms/companies must be current accounts
5. The user IDs provided to the branch users to be scrapped and only CAD staff to be allowed for transaction of STR.

For booking STRO fee

Debit: Customer Account;

Credit: - A/C Payable STR Charges (002335524028) Head Office SOL

However, RMs/BMs shall monitor and track the actual transactions of CIC charge, LAF and STR charge, from clients' accounts which are done by CAD. Any correction required shall be immediately communicated to the CAD for the actual transactions.

The above mentioned BPR is expected to reduce the processing time during disbursement and the involvement of no. of staff for the same task. Similarly, it is expected to reduce the chances of human errors significantly with dual verification of performed transactions.

Please be guided accordingly

(Original Signed)

**Mahesh Sharma Dhakal
Acting Chief Executive Officer**

Attached: STR information format

AML – CFT UNIT



COUNTRY CIRCULAR NO. 079/79/80

Original ref. : AML/CFT - 002/2079-80

Date : 10th July, 2023

Subject : Letter Management System

To streamline the current process of handling letters received by the branches which are issued by various government and investigative bodies and to comply with the central bank directive, the Bank has developed a new letter management system. The system can be accessed through Global Naulo Chautari > Letter Management System (http://10.0.2.52:8089/Letter_Detail_Data/IndexActiveEntity).

With the introduction of this system, the branches need to directly upload the letters received in this system instead of sending such letters through emails addressed to letters@gibl.com.np. This helps to deliver the letter to the concerned staffs at AML CFT Unit on real time. Also, the branches shall have the access to view the status of the letters uploaded by them that helps in addressing the queries made by the letter issuing authority.

Additionally, the recent Unified Directive 2079 states in its Directive no. 19 clause 2 (10) to have a provision of maintaining a record of blocked accounts and based on this record, prohibit further opening of any type of account in the Bank in the name of such persons. In this regard, the system helps to maintain real time database of blocked accounts in line with central bank's directive. Based on this system, the branches shall now have to screen the customer name from this system to comply with the central bank's directive.

The system shall come into effect from 17th July, 2023.

Please be guided accordingly,

A handwritten signature in black ink, appearing to read 'Ratna Raj Bajracharya'.

Ratna Raj Bajracharya
Chief Executive Officer

Two handwritten signatures in black ink, one above the other, positioned below the CEO's signature.



COUNTRY CIRCULAR NO.: 040/2079-80

Origin Ref. : IRMD/AML/CFT/002/2079-80

Date : 08th January 2023

Subject : Amendments/Revision on Credit Risk Management Policy, AML/CFT Policy and AML/CFT Guidelines

Following Policies and Guidelines have been revised/amended after approval from Board /Management.

S. No.	Document Name	Global Naulo Chautari Upload Link
1.	Credit Risk Management Policy	Policies and Manuals-Credit
2.	AML/CFT Policy	Policies and Manuals-Compliance
3.	AML/CFT Guidelines	Policies and Manuals-Compliance

Credit Risk Management Policy defines GIBL's approach towards credit risk management with the procedural framework and roles and responsibilities of the different authorities in the credit management process along with bank's appetite in various sectors, product, major industries, borrower concentration, NPA etc.

AML/CFT Policy and Guidelines has been revised in line with Bank's continued commitment towards preventing money laundering and terrorist financing activities.

The revised policy/guidelines shall come into immediate effect & request all staff for strict compliance of the revised/amended policies/guidelines.

(Original Signed)

**Ratna Raj Bajracharya
Chief Executive Officer**



COUNTRY CIRCULAR NO.: 067/2078-79

Original Ref.: AML/CFT- 012/78/79

Date: March 22, 2022

Subject: Risk Based CDD/ECDD forms for customer onboarding and review

As per the Assets (Money) Laundering Act 2063, customer due diligence of every customer is to be conducted during onboarding as well as periodically on risk-based approach. And, based on these aspects, the accounts are to be assigned with high, medium or low risk.

To address the risk-based approach, a new CDD form and CDD review form have been developed in the form of excel spreadsheet. These forms will help in conducting risk-based customer due diligence and the customers are automatically assigned with the proper risk category as per the provisions of the KYC/AML/CFT Policy of the Bank. In case a customer is assigned as high risk, an Enhanced Due Diligence Form also needs to be filled up to strengthen enhanced customer due diligence process.

These forms will replace the currently used CDD forms with immediate effect. Once the digital form is developed, CDD shall be conducted through digital channels.

For the strict compliance,

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya
Chief Executive Officer

Enclosed:

1. Customer Due Diligence Form – excel spreadsheet to be used for opening new account
2. Customer Due Diligence Review Form – excel spreadsheet to be used for periodic review of the existing customers
3. Enhanced Customer Due Diligence form (for high risk individual and entities)

A handwritten mark or signature in black ink, appearing to read "S/".

Origin Ref. : AML/CFT-008-2076/77

Date : 16th January, 2020

Subject : goAML Live Reporting

As we all are aware that NRB had introduced the system of reporting TTR and STR through goAML system in **Test Environment** which has been brought into **Production Environment** from 1st Magh, 2076 as per the Unified Directive, 2076. From this date, the Bank is required to submit all TTR and STR mandatorily through **goAML** system.

Unfortunately, we could not report TTR of 29th Poush through **goAML** system completely on the following day of the transaction date. Considering the regulatory provision and serious attention from regulators the Bank needs to file 100% of TTR through **goAML** system on no choice basis to avoid possible future regulatory sanctions.

As communicated earlier through various means, to submit all TTR through **goAML** system regularly following are the prerequisites.

1) KYC Update and Upload

- a) The Branches should obtain KYC and other missing documents of accounts and related persons (Signatory, Director, Beneficial Owner, Mandate etc.), upload all these documents on Bank's e-kagaj/DMS in systematic manner and digitally record the customer information in system (Finacle and Trust AML). Quality and completeness shall have to be ensured while inputting such record.
- b) Refer to previously issued hand book sent to Central Operation for communication to Branches regarding the minimum mandatory fields that should be inputted in system for submitting TTR through goAML. **The same is attached herewith.**

2) Conductor's Information

With regard to conductor information, input the required information under "Conductor Detail Page" that exists in CBS for **deposit and withdrawals of 1 lakh and above without any fail**. Regarding the type of information to be inputted for conductor with or without bank account, refer to Branch Operation circular 04/076/77 dated November 07, 2019 (**attached herewith**). For further clarification refer to below table regarding the information to be inputted for conductor both Bank's client and Not-Bank's client

Conductor Information:	For Bank's Client: Account number should be clearly written/recorded (JBNL account- 15 digit and GIBL-13 digit)
	For Not Bank's Client: <ol style="list-style-type: none"> 1. First Name, Middle Name, Last NameMandatory 2. Contact Details: (Mobile number or Landline).....Mandatory 3. ID Details: Mandatory for 1 lakh and above <ul style="list-style-type: none"> ID Type: (citizenship, driving license, passport, voter ID, PAN, Indian embassy card).....Mandatory ID Number :Mandatory ID Issue Date: (should be recorded in AD).....Mandatory ID Expiry Date: (should be recorded in AD).....Mandatory (depends on ID type) ID Issued office & Place:Mandatory ID Issued Country: Mandatory

3) Transaction Information

With regard to transaction information, input the required information in proper field in CBS. Ensure that following information is inputted without fail.

Transaction Information: Deposit Purpose of Transaction :Mandatory (1 lakh and above for non-customer and any other bank customer other than account holder/related Source of Fund:Mandatory for 1 million and above Withdrawal Purpose of withdrawal:Mandatory for 1 million and above

4) Common Mistake/Error observed for immediate attention at Branch Level

While generating XML file related to STR and TTR submission through goAML following common errors were observed during KYC information input, Conductor and Transaction Related Information input from Branches. Thus Branches are instructed to pay serious attention and make sure that such issues/errors are not repeated at all.

Subject Matter	Common Issues
KYC Related	<ul style="list-style-type: none"> ➢ Joint a/c holder and related person KYC not inputted in joint account and entity account respectively. ➢ Identification details not inputted (e.g. ID issue date, ID expiry date, Issuing authority) ➢ Occupation details missing (Note: <i>Don't include word such as "business" in occupation type. please select occupation type from dropdown list</i>)
Conductor Related	<ul style="list-style-type: none"> ➢ Correct account number not inputted for Bank's customer or account number inputted in conductor field (bank's customer) but his/her KYC information is not complete. ➢ First Name, Middle Name and Last Name are not properly inputted and name is not recorded as per the ID. <ul style="list-style-type: none"> • In case of more than 1 surname, after first name include both surname in last name (E.g. For Sarita Adhikari Thapa include Adhikari Thapa in last name) • where Surname doesn't exist, input the first name in surname as well (cases occur particularly in case of Indian citizen e.g. Raja) <p>Error in input of identification details</p> <ul style="list-style-type: none"> ➢ ID Type Error (e.g. ID type is mentioned as citizenship whereas the identification No. is inputted of driving license) ➢ Information of ID issuing authority is not inputted ➢ Issue date and expiry date (as applicable) is not recorded or recorded improperly (e.g. In case of passport and driving license, expiry date is not inputted; issue date and expiry date is not inputted in A.D (B.S. date is inputted in A.D. field) ➢ Contact No. is not inputted or inputted incorrectly (e.g. Mobile No. is inputted in the field of Land Line No. field and vice versa, correct contact No. is not inputted i.e. 11 digit number is included in case of mobile No. field etc.)
Transaction Related	<ul style="list-style-type: none"> ➢ Purpose of Transaction not inputted for deposit above 1 Lakh ➢ Source of Fund is not inputted for deposit of 1 million and above ➢ Purpose of withdrawal is not inputted for cash withdrawal above 1 million

It is the duty of each respective staff member to complete their task with complete required formalities as guided by respective department of corporate level from time to time so that we can generate accurate data and report accordingly without any fail. Hence all OIs/BMs are strictly instructed to educate their staff members properly and each assigned staff members are strongly instructed to complete their assigned



task/transaction with complete fulfillment of required formalities. **Central Operations and Task Force team at central level** are also strongly instructed to guide the branches accordingly.

The AML/CFT Unit shall monitor TTR accounts and their transaction details on regular basis and the errors/ accuracy level shall be escalated to the higher authority with its recommendation as required. Mismatch report and inaccurate input in the system shall not be acceptable at all. Chief AML/CFT Compliance Officer shall be compelled to recommend for disciplinary action to the concern staff members in case of repeated error/mistakes in line with provision laid down under Directive No. 19.18(5) of NRB Unified Directives 2076.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer





Corporate Office
Country Circular #21/2075/76

To:	All Staff	Date: 06 June 2019
From:	Acting Chief Executive Officer (ACEO)	Head-IT, COO, CCO, HOP
Subject:	Screening , Recording and updating customer data in Trust AML Software	

This is in reference to the above subject matter; Bank has implemented trust AML Software (Trust AML) for following purpose:

1. For **Screening** customer name (*i.e mandatee, signatory, guardian in case of minor account, all members of Joint account, beneficial owner*) against various list such as Sanction, PEP and adverse media.
2. For **Recording the KYC** information of the customer (*i.e mandatee, signatory, guardian in case of minor account, all members of Joint account, beneficial owner*)
3. For transaction Monitoring
4. Risk Grading and Reporting

Since the software requires customization to achieve its full functionality, transaction Monitoring, risk grading and reporting part is still left to be deployed, but the **Screening and recording of customer KYC information part** has already been deployed and Branches have been using this features. But while reviewing the branch status it has been observed that some of the branches have not been recording data or incorrectly recording the data into the Trust AML software. Such lapses on part of the branch shall not be tolerated and BMs are strictly instructed to look into this matter and ensure that the customer data are fed into the Trust AML software without any deviation.

Banks obligation to file Threshold Transaction and Suspicious Transaction Report to the Regulator through new mechanism (goAML) cannot be achieved without the complete KYC information of the customer/account. Those Branches who have already been trained and gone live with the software are instructed to use the software for complete KYC record of the customer. Any issues faced by the branches on part of the Trust AML software shall be catered by concern department, such as for **screening** part by AML/CFT Unit, for **KYC recording** part by Central Branch Operation and any **technical** issues by IT department.

The performance of the Branches shall also incorporate the KYC management of its customer into the Trust AML software. The status report of the KYC record in the software shall be prepared by the Central Branch Operation and status of the reporting of TTR and STR via goAML by the AML/CFT Unit. IT department shall facilitate the reports generation from the Trust AML system as appropriate for reporting.

Ensure Strict Compliance

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".

Mahesh Sharma Dhakal
Acting Chief Executive Officer

A handwritten mark or signature in black ink, consisting of a circle and a cross-like stroke.



**CORPORATE OFFICE
MEMORANDUM
COUNTRY CIRCULAR # 14 - 2074/075**

To:	All Staffs	Date: November 08, 2017
From:	Chief Executive Officer	
Subject:	PEP Identification Procedure	
Ref:	Compliance AML/CFT 04-074/75	

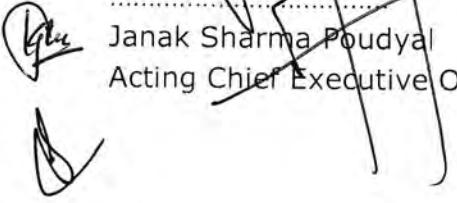
This is in reference to recently issued new NRB Directive 19/074. The said directive is intended towards further strengthening the Bank and financial institutions and prevents them from being used for Money laundering and Terrorist Financing activities. As per the Directive, Politically Exposed Persons (PEP) identification procedure should be developed by the Bank. Currently our Bank is using third party service "Accuity software" for PEP identification, which has a database of Global PEP, but is not sufficient as per the requirement of NRB, hence Compliance Unit has developed a PEP database/list, which is more focused on identifying domestic PEP. This list/database has been prepared on the basis of information available in the Nepal Government website. This PEP list shall be used in conjunction to the existing mechanism (Accuity Software) implemented by the Bank to identify the PEP.

Hence all concern staffs are requested to search this list as well as Accuity database while on-boarding customer and while carrying out customer due diligence process/account review. Make sure CDD form clearly depicts the reason for the customer being PEP and also ensure that PEP status of the particular customer is recorded in Core Banking System as well.

The list has been uploaded in Global Chautari under Downloads section in **PEP (Politically Exposed Person) List**, the list shall be updated as required, which shall be communicated to the concern staff by Compliance AML/CFT unit.

BM , BCO and Department Head are instructed to communicate/educate to their subordinate to comply strictly the above provisions.

All Concern to ensure strict compliance of the above.


Janak Sharma Poudyal
Acting Chief Executive Officer

CORPORATE OFFICE
Country Circular # 013/73/74

To	Branch Manager	Date : 16 January 2017	
From	Officiating Chief Executive Officer	CC	CEO, All staff
Subject	Dealing with customers, follow up and compliance		
Ref	73/74 – COD - 49		

This is in reference to customer account operations. As it is mandatory to comply regulatory directives and bank's policy on KYC and AML, branches should review and obtain all the required documents and conduct CDD on time to time as required. In this regard, while communicating to the customers asking for deficit/ required documents, all concern are strictly instructed to follow customer protocol as it has been frequently observed that this has not been maintained. At times, customers also feel bad when protocol is not taken care while dealing with them during follow up and regular communication resulting with customer complaint and dissatisfaction.

Going forward, BM to ensure strict adherence with following instructions by all staff in the branch:

1. Customers are always to be treated with respect and due care.
2. Staff deputed in customers Service Department is adequately trained about his/her responsibilities and dealing with customers.
3. For any request of the customer other than regular cases, staff of the branches to escalate such request to BM before declining from their end and BM may also refer the cases to corporate office or Marketing Department for follow ups, if required.
4. All the concerned staff involved in AML/KYC activities must be fully conversant with our AML/KYC/CFT policy, guideline and Nepal Rastra Bank Directive 2073, # 19.
5. While reviewing the customers' account, the concerned staff must thoroughly check the available documents/information and in case of any deficiency, they should inform to Branch Compliance Officer (OI),/BM, who will take up the matter with such customers or through Marketing Department depending on the sensitivity of such accounts and protocol of the customer.
6. Likewise follow ups to High risk customers and PEPs are to be done by BM only or through the Marketing Department depending on the sensitivity of such accounts. While making such calls, staff to be careful of the position and protocol of such customers.
7. Staff should not communicate to account holders about transactions in his/her account nor should inform that due to his/her higher numbers of transactions, the account will fall in high risk, PEP and so on.

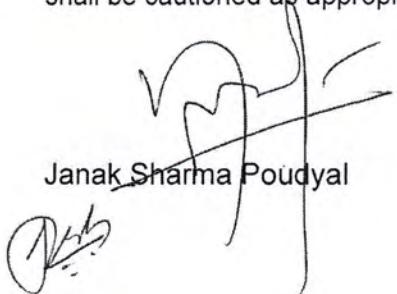





CORPORATE OFFICE
Country Circular # 013/73/74

8. All staff to note that "Tipping Off" in relation to KYC information to the account holder is not acceptable. Staff must not talk with account holders about 'Risk grading' of their accounts e.g. his/her account falls under High risk, Low risk, PEP, etc.

Please be guided accordingly as no deviation is allowed and staff deviating the above instruction shall be cautioned as appropriate.



A handwritten signature in black ink, appearing to read "Janak Sharma Poudyal". The signature is fluid and cursive, with some loops and variations in line thickness.

GENERAL COMPLIANCE UNIT



COUNTRY CIRCULAR NO. : 063/2077-78

Origin Ref : GCU/010/2077-78

Date : 6th November 2020

Subject : Audit Remarks Addressing Process

The Audit Remarks Addressing Process has been issued with the objectives to streamline the process of follow-ups of audit remarks/comments and to ensure resolutions of audit issues in a timely manner, with the introduction of this concept paper the Audit Remarks Review Unit under Compliance Department and respective Province Offices will be responsible for reviewing and following up Audit Reports and addressing to all comments/remarks relating to the branches and departments contained in audit reports issued by Internal Audit, external audit and NRB Supervision.

The enclosed concept paper is self-explanatory and you all are instructed to follow the process with immediate effect.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 027/2077-78

Origin Ref. : GCU-008/2077/78

Date : 9th August 2020

Subject : Custodianship of the Original Document

The General Compliance Unit under Compliance Department has been assigned as a custodian of overall original/verified documents of the Bank such as Policy, Guideline, Bylaws, Product papers, Process note, TOR, PPG etc. Hence all Departments, Units are instructed to provide the original document in their custody, if not yet, to General Compliance Unit and also ensure that such document once updated/reviewed are timely forwarded to General Compliance Unit without any fail. The department submitting the document shall fill up the attached form herewith and keep the record of the same for future reference.

Further the General Compliance Unit shall also ensure that such documents are duly uploaded in Global Chautari.

Please be guided accordingly.

(Original Signed)

Mahesh Sharma Dhakal
Acting Chief Executive Officer



**Corporate Office
Country Circular #19/2075/76**

To:	All Staff	Date: 14 May 2019
From:	Acting Chief Executive Officer (ACEO)	
Subject:	Global IME Bank Ltd. Corporate Governance Policy, 2019	
Ref#:	#19/2075/76	

Corporate Governance policy of the Bank has been prepared with an objective to encompass and ensures the transparency and internal control systems through clear policy guidelines/manuals, robust procedures, strict compliance to the regulatory/legal framework. The Chairman, Directors, CEO and all the staffs of the Bank must ensure their activities, roles, and responsibilities in line with the corporate governance policy.

The corporate governance policy of the bank has been approved by the BOD meeting and is in effect from the date of approval.

The policy is attached herewith for your information.

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".

Mahesh Sharma Dhakal
Acting Chief Executive Officer

A small, handwritten mark or signature located below the typed name and above the page number.

FINANCE & PLANNING DEPARTMENT



COUNTRY CIRCULAR NO. : 011/2077-78

Origin Ref. : GIBL/F&P/M/77/78/01

Date : 26th July, 2020

Subject : New Account Addition under Loan Management and Loan Renewal Fees

The need for segregation of LPF earning under various parameters, including sector, branch and facility, has been felt for a more effective monitoring of our revenue streams. Furthermore, such segregation is also expected to help in effective monitoring and evaluation of performance of various sectors / units within the bank under the related parameters.

To achieve the above stated goals, following new accounts have been added in CBS for recording of Loan Processing and Renewal fees for the loan of related sectors;

Existing Account Name	Existing Account No.	Revised Account Names	Revised Account No
Loan Management Fee	3620524001	Loan Management Fee DSL Wholesale Loan	3620524007
		Loan Management Fee DSL Retail Loan	3620524008
		Loan Management Fee Retail Loan	3620524009
		Loan Management Fee SME Loan	3620524010
		Loan Management Fee MCO Loan	3620524011
		Loan Management Fee Corporate Loan	3620524012
		Loan Management Fee IPF Loan	3620524013
Loan Renewal Fee	3620524005	Loan Renewal Fee DSL Wholesale Loan	3620524014
		Loan Renewal Fee DSL Retail Loan	3620524015
		Loan Renewal Fee Retail Loan	3620524016
		Loan Renewal Fee SME Loan	3620524017
		Loan Renewal Fee MCO Loan	3620524018
		Loan Renewal Fee Corporate Loan	3620524019
		Loan Renewal Fee IPF Loan	3620524020

All the Branches and concerned departments including business, CAD and LDU are hereby instructed to record the Loan Management Fees and Renewal Fees on the respective accounts as applicable.

Please be guided accordingly.

(Original Signed)

Mahesh Sharma Dhakal
Acting Chief Executive Officer

COUNTRY CIRCULAR NO. : 101/2076-77

Origin Ref. : F&P/012/2076-77

Date : 10th March 2020

Subject : Amendment in Annexure 1 of Financial Bylaw

With the recent merger, the Bank has not only grown in size, the complexity of day-to-day operations have also grown. To accommodate this quantum growth the need for revision/redrafting of various policies were felt which are under the process of revision.

To address the immediate need of streamlining various expense related approvals, amendment of Annexure 1 of Financial Bylaw of the Bank has been approved by the board.

Through the amendment, the expense approval authorities have been revised and new approval authorities have been added to match with the current size of the bank and the organizational structure. All concerned are hereby advised to abide by the revised approval authorities, with immediate effect.

The revised annexure 1 of Financial Bylaws, 2063 is attached herewith.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer



DIGITAL BANKING DEPARTMENT

COUNTRY CIRCULAR NO.: 030/2079-80

Origin Ref. : DB/005/2079-80

Date : November 17, 2022

Subject : Implementation of Corporate Account Opening Module in Finpulse

With an aim to bring effectiveness in our account opening procedures, Digital Banking department had developed a platform and issued a country circular for opening of individual account through Finpulse system.

As per the theme of the circular, the team has further added module for opening of corporate account by using which the branches will be able to open corporate customer account in Finpulse system.

With this, it is expected that the turnaround time (TAT) for account opening of corporate accounts will get reduced significantly and branches can carry out branch operations in a very resourceful manner.

The platform will be deployed from today (i.e.; 17th November, 2022). Branches are advised to start opening the corporate account using this platform from today onwards.

In case of any confusions or queries, branches are instructed to contact Digital Banking Department or respective Branch Operations Control (BOC) desks, Central Operations.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 028/2079-80

Origin Ref. : DB/004/2079-80

Date : November 15, 2022

Subject : Launch of “Global Smart Credit(LOS)”

Technology has become inevitable part of banking mainly manifested in accounting, communication, data processing, workflows, document/content management and information management. The Bank always aims to utilize the technological advancement for automation of the business processes. Global IME Bank Ltd. has stipulated the requirement of digitization and process automation as a vital part of its strategy. Among many areas in banking, automation of loan approval, disbursement, documentation, monitoring, recovery, and data warehousing mechanism is one of the very important areas in digitized banking.

Credit Workflow System (CWS) is being in place as semi digitization of Loan Workflow which lacks various processes. Loan related processes are one of the trickiest in the banking business as these are complex in nature, having multiple stakeholders, involves qualitative judgments, are information intensive and needs documents movement from one department to another for approval, inputs, remarks and feedback. The process ends up with approval process and need to initiate a request for disbursal. The process of issuing a loan involves a series of steps right from acquiring a borrower, to processing their information, to vetting their credit standing, documentation and then finally either approval and disbursal of funds or disapproving the loan.

Digital Banking Department in co-ordination with the vendor has now developed a system named Global Smart Credit (Name given to LOS). Global Smart Credit (LOS) is an end-to-end business solution, which can streamline all these processes offering a comprehensive solution to loan origination and management requirements while improving efficiency, mitigating risks and improving borrower relationships.

The system has been successfully tested by RMs of the branches, concerned business units and CAD team. The system shall go LIVE with effect from 01 Mangshir, 2079 (17th Nov. 2022). The system shall be LIVE in phase wise and in parallel mechanism. At first phase the system shall be open to Province 1 RMs/BMs, CAD, Corporate Banking Hub, IPF, Risk Officers, Reviewing Officers, Segment Managers including supporting and approving chain of loan proposals. Global Smart Credit shall be subsequently enabled for Madhesh Pradesh, Karnali Province, Sudurpaschim Province, Gandaki Province, Lumbini Province and Bagmati Province respectively by 1st December, 2022. For the same, email shall be sent to the concerned provinces for the notification.

The current Credit Workflow System shall also run-in parallel mechanism for time being to ease out the credit necessity of the branches. Later, the branches/ business shall completely process all loan related procedures through Global Smart Credit only.

The regular updates and modifications in the system shall always be carried out in regular time intervals as per the business requirements.

In case of any confusion or queries, all concerned are requested to contact Digital Banking Department.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 016/2079-80

Origin Ref. : DB/003/2079-80

Date : August 16, 2022

Subject : Launch of Debit Card Related Service

At present, customers' desire for faster and efficient banking service is increasing rapidly, which is possible only through digitizing existing and new products and/or services. In our persistent endeavors towards digitalization and process automation and to meet Lakshya 2025, Digital Banking Department have introduced following workflows related to Debit Card. These workflows have been developed and to be implemented from 1st Bhadra, 2079.

1. New Debit Card Request
2. Debit Card PIN Change
3. Debit Card Replace
4. Debit Card Block
5. Debit Card Unblock

This is one of the major breakthroughs in Business process automation which is in line with the vision outlined in our Lakshya 2025. The system would be gathering card requests from the customer and initiate them with BPM's automation technology. Customers can put direct requests for cards (Debit) via the website through BPM Platform. After its implementation, the current manual process of bulk request upload will be significantly lower and the turnaround time (TAT) for card related request shall be reduced significantly and branches can carry out branch operations in a very resourceful and efficient manner. The platform has been used to open for Debit card and is fully integrated with CCMS and CBS.

Note: The system will be accessible to only those customers, who have active mobile banking service.

In case of any confusions or queries, branches are requested to contact Digital Banking Department or respective Transaction Banking and Card Department.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 015/2079-80

Origin Ref. : DB/002/2079-80

Date : August 11, 2022

Subject : Launch of Video-KYC

In line with the vision of ‘Lakshya 2025’, we have been facilitating customer with online account opening service to open customer’s account without visiting bank/branch. Bank is launching Video-KYC (Online Know Your Customer), online platform to verify customer and related documents which shall be executed centrally by Video-KYC unit of Central Operation Department. Further, this also helps to open account of differently abled individual customers and customers who live aboard.

As current practice, online accounts are opened centrally and details are forwarded to respective branches for documentation and physical verification of customers. It requires physical presence of customers at branch for activation of such online accounts where branches are unable to unfreeze accounts on timely basis which has delayed customer service delivery.

Hence, to address this issue regarding the requirement of physical presence of customers at bank/branch/representative office, Digital Banking Department in co-ordination with Central Operation Department have jointly initiated for a platform of Video KYC. It shall be used for customer verification for accounts opened online as well as for KYC update of existing accounts and for other applications/forms/services request received through electronic means. Using this system, the customer can apply/approach our bank for the appointment for Video KYC from any part of the world and get himself/herself verified at bank end for customer verification purpose.

The major highlights of the system are:

1. Customers are able to select for verification process during the process of requesting for an online account.
2. Customers can also schedule appointments as per the ease of customer during banking hours.
3. The customer and documents can be verified using high-quality video which is recorded even for future record/use.
4. The details like signature and documents can be recorded using the screenshots.

For effective and efficient implementation of the system, a separate unit has already been formed under the Central Operations Department as **“Online Account Opening Plus Video KYC unit”**, which is responsible for communication and verification of the customer who has applied for the online verification opting Video KYC. This system (Video KYC) shall go live effective from 14th August, 2022.

Let us encourage our customers to use online Video KYC through all levels.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 011/2079-80

Origin Ref. : DB/001/2079-80

Date : August 10, 2022

Subject : Go Live of LC/BG Issuance Online Platform

In the course of integration of technology for all Bank's process in line with the vision of "Lakshya 2025", Digital Banking with co-ordination of Central Trade Operations has now introduced module of Letter of Credit (LC) and Bank Guarantee (BG) in the customer centric BPM aiming to provide hassle-free services and End-To-End process to the institutional customers without visiting bank.

The clients shall request the issuance of LC/BG via online portals in this module and the same shall be reflected in the branch as well as in the CTO department. The developed system shall be a great help to the CTO department in receiving the LC/BG application, communicating with the clients and the branches regarding follow-ups for the execution, preparing the draft by the system itself, and sending the final copy of the draft for transmission from the same portal. All the processes can also be monitored via the same dashboard which will surely ease the turnaround time of individuals involved in the CTO department.

The branches shall receive the wet signed and stamped originals of all the LC related applications while releasing the shipping documents to India/Nepal customs. In case of BGs, same process is to be followed while handing over the original BG text to the applicant or their representatives. For E-bidding, concerned branch is responsible to take wet signed and stamped original BG application from the customer before sending such BGs to the applicant through any electronic mediums. CTO department shall only receive/record the scan copy of the applications/forms through BPM software before execution of all request. All other terms and conditions will follow as per the manual and its amendment related to LC and BG.

It is believed that after implementation of online system, the footfall of the customer at the bank premises shall be reduced and also provide the broader options for apportionment of LC and BG. LC/BG module has been designed based on the fact that almost all the clients fall under institutional sector rather than individual. The system provides an end-to-end process of entire LC /BG related task from both customer end to the bank end. This module helps in generating MT 700 swift message format, harmonic code identification, AML/CFT and product blacklisting etc. The system also has a capability of capturing all the required document via online process.

This system shall be implemented from 1st Bhadra, 2079. "Online LC and BG Issuance Guidelines" and its process notes has been uploaded in **Global Naulo Chautari** under the folder **Policies and Manuals – Central Trade Operations**. In case of any confusions or queries, branches are requested to contact Central Trade Operations or Digital Banking Department.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 090/2078-79

Original Ref. : DB/003/2078-79

Date : July 3, 2022

Subject : Go Live of Demat Account Opening Service/Mero Share and Debit Card Request with Integration from Centralized Account Opening Platform (CAOP)

With the aim to bring effectiveness in our account opening procedures, Digital Banking department has developed and implemented a platform for centralized account opening as on September 10, 2021. This is one of the major breakthroughs in our business process reengineering (BPR) which is in line with the vision outlined in our Lakshya 2025. The platform has been used to open all kinds of saving accounts with successful integration with CBS.

As a process to enroll more of the customer related services via FinPulse, it has now been incorporated the below services:

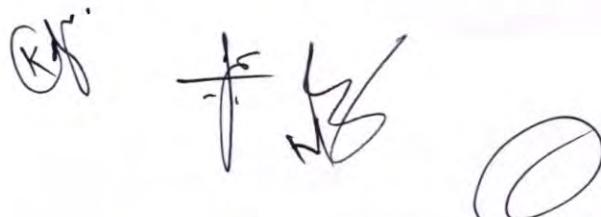
1. Demat Account Opening/Mero Share Service

In due course of time, the request for Demat account/Mero Share opening in the branches have increased exponentially and the process to enroll such requests has been a long and cumbersome process for the branch staffs. As a result, the customers are not being able to avail the services on timely manner which ultimately affect the brand image and income of the bank.

Digital Banking department has worked out a solution to integrate the process of Demat Account Opening with the already implemented Centralized Account Opening platform in which just a simple click on the customer request, all the necessary details required to open a Demat account shall be fetched and pushed to DP Secure system on daily basis (currently once a day at 8:00 PM every day). On the basis of the customer request flow, the data can be pushed in multiple time intervals. The data then received by the DP Secure shall proceed to open the Demat account opening. The system is also capable to recover the charges associated to open/renew the Demat account with CBS integration. The whole procedure is expected to reduce the TAT of the customer desk staffs in the branch and the customers shall also get the services much faster than now.

2. Debit Card Request

Most of the customers are encouraged to take debit card services while opening an account. To fast track, the process of debit card (personalized and instant), we have developed a mechanism in the FinPulse system itself that a simple click will initiate a workflow to send the request directly to CCMS with CBS integration to recover charges. As of now, the card request shall be pushed to CCMS via FinPulse once a day every day but can be pushed in multiple time intervals as per the requirement. Once the data has been pushed to CCMS, the card preparation process shall initiate accordingly.



Branches are advised to start enrolling the Demat account opening/Mero Share requests and debit card request via FinPulse from 5th July, 2022 onwards. After its implementation, the turnaround time (TAT) for account opening shall be reduced significantly and branches can carry out branch operations in a very resourceful and efficient manner.

The charges for the different facilities shall be separately debited from customer's account automatically by the system itself. However, the charges are debited in certain interval before EOD and the sequence of debiting charges shall be as follows:

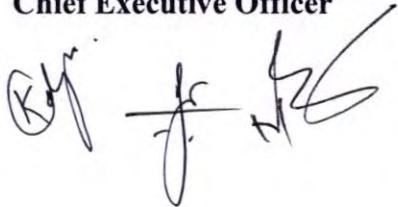
1. Mobile Banking (Once after it is integrated in API)
2. Debit Card
3. DMAT account
4. Mero Share

In case of any confusions or queries, branches are requested to contact Digital Banking Department / respective Branch Operations Control (BOC) desks, Central Operations or Transaction Banking Team as when required.

Please be guided accordingly.



Ratna Raj Bajracharya
Chief Executive Officer





COUNTRY CIRCULAR NO. :075 /2078-79

Original Ref. : DBD/002/2078-79

Date : May 08, 2022

Subject : Implementation of ECC Confirmation System

As per present scenario we do not have any structure that help us understand customer data related to clearing so, to envisioning the part of clearing data, a whole spread sheet of Inward and Outward ECC is sent to the branches to prevent deposit outflows. Since, bulk data is provided to the branches, privacy of customer data might be compromised. Moreover, due to absence of proper system to monitor and control the ECC outflow bank is losing its deposit.

There are some gaps in taking concerns from the customer when they take out their funds using ECC cheque, though there is a mechanism to take concerns while they are taking out their funds in Cash or Counter cheques. Digital Banking has developed the “ECC Confirmation System” which give option to take and capture concern from the customer in case of inward ECC cheque.

By using ECC Confirmation System:

- Branch staff can see their own Inward Clearing Cheque
- Branch Staff can try to stop high volume deposit withdrawal
- ECC Cheque presentation history will be archived so that it can be used for various MIS purpose.
- Straightforward/direct communication will be established with Clearing Department to hold the fund.
- Single window to view customer Information with available balance, KYC status, Freez status etc.
- Can monitor staff's competence regarding deposit withdrawal.
- System will track/archive the ECC Inward data and will have functionality to analyze the customer withdrawal pattern.

The details of the procedures, user manuals have also been uploaded along with this memo.

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO:026/2078-79

Origin Ref. : DB/008/2078-79

Date : November 17, 2021

Subject : Launch of Issue Tracking System

Being a service organization, Bank need to focus on the quality of service delivery to both internal as well as external customers. The quality of service delivery also depends upon the time taken in operational procedures. Hence, to support the regular operations and to solve any issues raised by clients, a system has been developed to escalate the issues to concerned staff/ department that could not be solved instantly during service delivery.

The main objective of launching this system is to improve the quality of service delivery with solution to any issues related to service/ operation by escalating and tracking the logged issues.

Basically, any issues raised in any departments/ branches related to clients or operational procedures that needs decision from higher level authority should be escalated to concerned staff via line manager. Issues shall be logged in the system by the staff and assign it to the concerned authority of respective department with recommendation from line manager. The issues once logged shall be tracked by the system and escalated to one level up authority if not responded within 2 days.

In our endeavour to contribute towards improvement in quality service delivery, this system shall be an important tool in increasing the digital platform-based transactions of the Bank.

The process note of Issue Tracking System has been uploaded in ***Global Naulo Chautari*** under the folder ***Policies and Manuals – Digital Banking*** and also attached with this circular.

Please be guided accordingly.

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR No.: 017/2078-79

Original Ref. : DB/001/2078-79

Date : September 10, 2021

Subject : Implementation of Centralized Account Opening Platform

With the aim to bring effectiveness in our account opening procedures, Digital Banking department has developed a new platform for centralized account opening.

This is one of the major breakthroughs in our business process reengineering (BPR) which is in line with the vision outlined in our Lakshya 2025. After its implementation, it is expected that the turnaround time (TAT) for account opening will get reduced significantly and branches can carry out branch operations in a very resourceful manner.

Whilst this platform will be made available for opening accounts for all categories, this new interface will be deployed phase wise.

In the first phase, account opening along with KYC update for saving accounts can be done through this platform for individuals, minors and joint accounts. In the second phase, account opening of Institutional Accounts will be implemented. Finally, in the third phase, all compliance related requirements will be incorporated in this platform/ interface.

Similarly, the platform also provides an interface to upload the documents required for account opening process.

The platform will be deployed today (i.e. 10th September 2021) and will be effective from 12th September 2021. Branches are advised to start opening accounts of individuals, minors and joint accounts using this platform from 12th September 2021 onwards.

In case of any confusions or queries, branches are requested to contact Digital Banking Department or respective Branch Operations Control (BOC) desks, Central Operations.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". It is written in a cursive style with a long horizontal line extending to the right.

Ratna Raj Bajracharya
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". It is written in a cursive style with a long horizontal line extending to the right.



COUNTRY CIRCULAR NO. : 113/2077-78

Original Ref. : DB/04/2077-78

Date : 16th March, 2021

Subject : Launch of Fast Banking version 2

As a part of a digital transformation process and enhance customer experience in digital services, bank is continuously putting an effort to upgrade and on boarding new technologies and integrating with various service providers. With an aim to deliver a complete and consistent digital banking experience and to connect with potential customers, in collaboration with SCT we have developed online banking solutions, **Fast Banking** which is Omni-channel (Single Sign-On feature on both Mobile app and Web) solutions.

In the first phase of development, we have tested the solutions in live environment of the bank among few group of users as a proof of concept. Now, as second version of Fast Banking has already been developed, we are releasing **Fast Banking Second version** for all our staffs so as to get used to the application, get familiar with the feature and functionality and to identify and rectify possible issues before publishing to Public.

The Major features of Fast Banking are as follows:

1. **Omni Channel:** The single sign-on features allows users to use the same login credentials for mobile app as well as web browsers. No need to register customer separately into internet banking service.
2. **Smart QR Payment:** This feature allows user to scan and Pay using QR code in Merchants affiliated with Smart QR network.
3. **Fonepay QR Payment:** This feature allows user to scan and Pay using QR code in Merchants affiliated with Fonepay network as well. The development is on progress and soon available once integrated with Fonepay network.
4. **Online Fixed Deposit Account opening:** Users can easily open fixed deposit account online.
5. **Credit Card payment:** Credit Card payment can be done easily (both within bank and other bank's credit card)
6. **Cable Card ticketing:** Online ticket purchase for Manakamana Cable car and Chandragiri Cable car ticket.
7. **Government Payment:** Users can make payment for different government services like Lok Sewa, Aantark Rajaswa, FCGO, CRO, Traffic fine Payment, Passport.
8. **Broker Payment:** Users can make payment to different brokers online for share purchases.
9. **CIT and EPF payment:** Loan repayment related to CIT/EPF can be done online.
10. **Demat and Meroshare Renewal:** Renewal of Demat and Meroshare account can be made online.
11. **TV bill Payments**
12. **Internet Bill Payment**
13. **Other Utility Bill Payments:** Mobile top up, Khanepani, NEA
14. **Fund Transfer:** This feature allows users to transfer fund both intra fund and inter ban fund transfer.
15. **Schedule Payment:** The users can schedule their payments regarding intra fund transfer, inter-bank fund transfer or bill payments.
16. **Favorite Payments:** To make the transaction convenient, there is an option to mark favorite bank account as well as any bill payment. This makes it easier to select their favorites and carry out the transaction instantly.
17. **Transaction History:** The user can view their past transaction history. An option to download and share the transaction receipts is also available.
18. **Self-registration:** Customer can self-register to the app/web using Mobile number, Account Name, Account Number, Identification (Date of Birth/Citizenship).
19. **Self-Password reset option:** Customers can reset password online in case of forgotten password.

To install the app for Android and iOS, please find below link.

Mobile App

Test Flight Link (for iOS):

Please download the 'TestFlight' app and then click on the link below to download the App. [Note: Please provide apple id to Digital Banking Department for iOS users to enable app]

<https://testflight.apple.com/join/hnY2xbwc>

Android APK Link:

<https://drive.google.com/drive/folders/1t1qfB3Z-RIPyByzNdc8qDfYDvkocBKPR>

Web application URL:

<https://globalonline.gibl.com.np/>

I advise all staffs to install app, get self-registered in app, use both App and Web channel to access various features and provide your valuable feedback to make this Online Banking Solutions successful before publishing to Public. Your Suggestions and reviews are highly appreciated and will help us to evaluate insights to make better improvements.

For any issues, please do contact Digital Banking Department. The user manual is uploaded in Global Naulo Chautari. The Process note to install app is attached herewith this document.

Please be guided accordingly.

(Original Signed)

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Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 080/2076-77

Origin Ref : DB/003/2077-78

Date : 7th Dec 2020

Subject : Launching of Customer 360° View

Information about Customer 360°

Customer 360° View is the foundation that makes an organization's relationship with customers experiential rather than transactional. It is the understanding that companies can obtain a comprehensive view of customers by leveraging data from various touch points in a customer's journey. Customer 360° View of your customer means that you can see their history and find meaningful and easily digested facts about the consumer. Past, present, and future of a customer's relationship with the bank can be viewed using the Customer 360° View.

Using the Customer 360° View, it will be easier to suggest the right products to the right people. The more data we have, the more accurately bank can tailor its products and experiences to customer's needs.

As a part of our continuous efforts to comfort the bank users towards digitization, I am pleased to announce the launch Version I of Customer 360° View Dashboard. Probably we are the first Bank to implement Customer 360° View system in Nepal in this depth. Using this system, information about the customer can be viewed from single window and drill down to the detail level.

This product is developed on Microsoft BI Platform and used the data warehousing architecture and visualization. Most of the historical data are warehoused so that if required, those data can be used for data analytical purpose. Customer 360° View is linked to Core Banking System, Mobile Banking System, Internet Banking System, HRIS, NEPS Data, CCMS system, eKagaj, and if required can be integrated to another system as well.

Customer 360° View will be beneficial for the Support Center, CAD, BMs, and Customer Facing Departments and also for the Cross Product Selling.

URL for "Customer 360° View" is

<http://192.168.101.181:88/Reports/report/Cust360/Customer360Inquiry>

The process note guiding the staff as to how to use the system has been attached herewith for your reference.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 066/2077-78

Origin Ref. : DB/002/2077-78

Date : 10th November 2020

Subject : Launch of Upgraded Credit Workflow System

As we all are aware, one of our key priority is to build digital culture and infrastructure in order to enhance our productivity by delivering a unique customer experience (both externally and internally) with an aim at making a paperless office and thereby improve our operational efficiency.

As a part of the initiative, we are launching upgraded Credit Workflow System (CWS), effective from November 10, 2020, developed with rich features that are in line with the current trend of Business Process Automation innovations as an enhanced and effective platform for the internal automation of credit approval system. The version of the existing Credit Workflow System has been upgraded to Version 2.0 with following features:

- Different modalities of securities have been adopted: The password is stored more securely with the update in the password encryption algorithm.
- The system is more user-friendly and the requirements being raised by various departments have been addressed in the new version: The requirements of responsive notifications while adding pipelines namely Deposit and Loan pipelines has been addressed.
- The business requirements of maintaining the hierarchical approval flow in **Deferral Management** section has been addressed by displaying the pending files as according to the approval delegations. The support and approve action will now be recorded in more structured manner as per the reviewer authority being assigned as 'Support By' and 'Approve By'.
- The Email notifications of the pending deferrals 'to be completed' is sent automatically to initiator and respective branch manager everyday as soon as the approved deferral is expired.
- The business requirements of maintaining the dynamic movement of files within the approval chain has been addressed with the addition of the **Return To** feature.
- The dashboard thoroughly guides the respective users to the pending tasks to be performed: The responsive Dashboard leads the end users to the tasks being assigned by clicking the icons namely, Pending Actions and Pending Returned Files.
- The actions being performed are recorded in a structured manner: More precisely, the features regarding the returned action has been updated, the dynamic flow of the file can be tracked. The **Return To** feature delivers the flow exactly to the concerned authority and the time taken to complete the pending returned task is being recorded.
- Exact Turn Around Time (TAT) of the individual users: The record of exact time taken to complete the task assigned to the respective user is structured now. The files presumably seem to have taken much more time against the actual time is now being addressed with the addition of **Re-Submit** feature.
- **Re –Submit:** This feature records the action when the returned files are being addressed by the authority to whom the file is being **Return To**. The files can be returned to any of the authorities within the approval chain.

- The design is compact and alluring to the end users: The menu contents are more distinguished, the accurate spacing of the objects in the page is achieved, and exclusion of overlapped displays, the contents are perfectly padded.
- Real time notifications of all the actions captured by the system: Every action being recorded is being delivered to the respective user's email through automated mail notification paradigm.

Henceforth, to access CWS, user needs to first enroll WFH with support from IT, as direct access from internet shall be stopped to enhance application security.

Our digitization efforts do not end with this launch and thus there are bound to be many areas of improvement, which we will work on for newer versions with an aim to be more user friendly to drastically reduce TAT. Any suggestions, issues, changes required for any support required for implementation needs to be communicated to Digital Banking in their group email ID db@gibl.com.np.

The link for accessing Credit Workflow System is given below:
<https://workflow.gibl.com.np/workflow/login.html>

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 050/2077-78

Origin Ref. : RB/001/2077-78

Date : 28th September 2020

Subject : Launch of Online Loan Application

As part of our continuous efforts towards adapting to digital banking services and to provide greater convenience and easy access to the customer to apply for different retail loan, I am pleased to announce the launch of Global Online Loan Application. Due to the advance in technology and available of internet access everywhere, we are more focused on introducing the various online applications so that customers do not have to visit various branches to request and simply apply for various products/services.

The main objective of introducing Online Loan application is to reach out to potential customers all over the country who are interested to avail loan facility like home loan, Auto loan, Personal loan and Education loan and to generate into leads. Customer can simply request for the loan to any preferred branches from our existing digital channels viz Website, GlobalSmart and Viber banking and once submitted the details of loan applicant is instantly delivered via email to the respective branch manager. Similarly, Branch staff is provided with back-end application where they can view, review and further process for the application by contacting the applicant. We take few information from the customers for simplifying forms like Personal details, Loan Type, Purpose, Amount, Loan Tenure and Monthly Gross Income.

Further Customer can track their application status online from the site itself.

The link for online loan application is given below:

Customer Portal: <https://eloan.gibl.com.np:9443/>

Track Application Status Portal: <https://eloan.gibl.com.np:9443/loan/track.htm>

Back-end Portal (For Staff): <https://eloan.gibl.com.np:9443/control/>

Please refer to Online Loan Application Process Note from Global Naulo chautari and Work From Home Portal. For User Credentials for login into the Back-end portal, Please contact Digital Banking Department.

I advise all Concerned Staff to access and take necessary action to further process online loan request made at their branches.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 162/2076-77

Origin Ref. : DB/012/2076-77

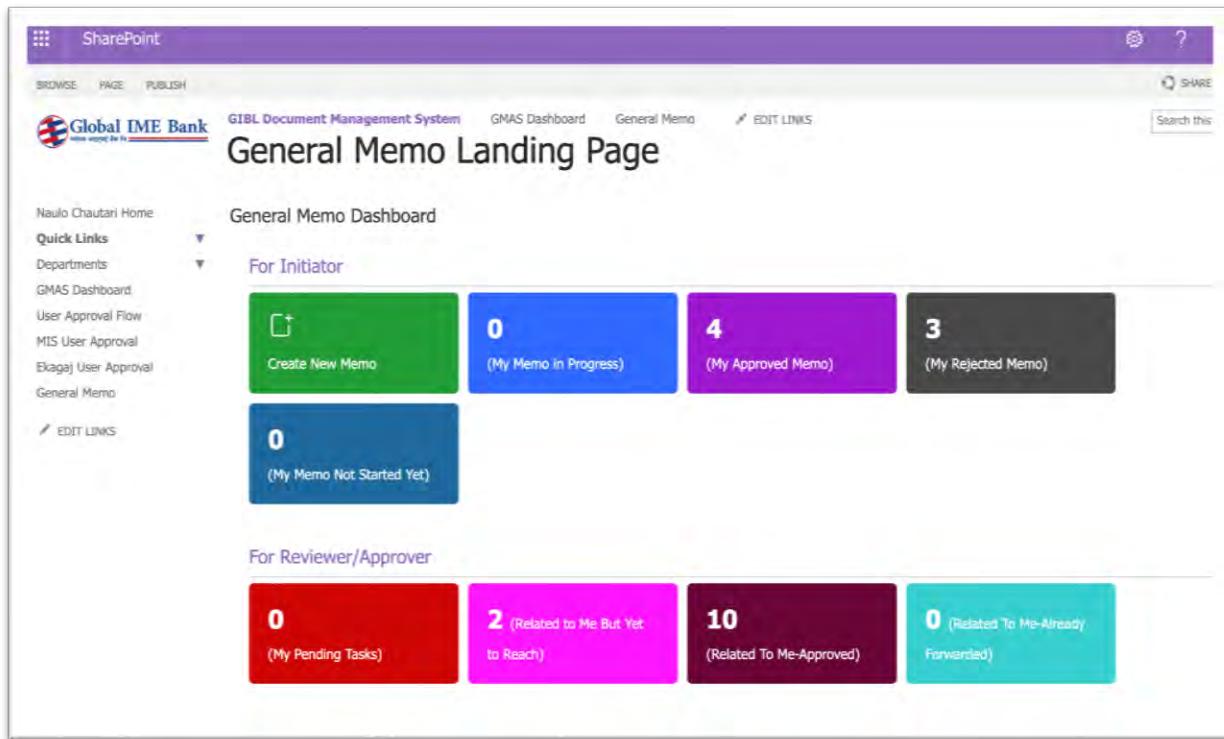
Date : 9th July 2020

Subject : Launch of GMAS V2

With the recent spike in usage of General Memo Approval System (GMAS) during COVID 19, we have identified some improvements that we need to make in the current version. As a part of continuous improvement that we are committed in area of automations, I am pleased to announce updated version GMAS V2, which is expected to play a bigger role in our aim to move to a paperless office and to inculcate a culture of maintaining Turnaround Time (TATs).

We have customized, upgraded and added few critical features with better GUI (Graphic User Interface) in GMAS V2, as detailed below:

1. General Memo Dashboard



The screenshot shows the SharePoint-based General Memo Landing Page. The top navigation bar includes 'SharePoint', 'BROWSE', 'PAGE', 'PUBLISH', 'SHARE', and a search bar. The page title is 'General Memo Landing Page'. On the left, there's a sidebar with 'Naulo Chautari Home', 'Quick Links' (with 'Departments' expanded), 'GMAS Dashboard', 'User Approval Flow', 'MIS User Approval', 'Ekajai User Approval', and 'General Memo'. Below the sidebar, the 'General Memo Dashboard' section is titled 'For Initiator'. It features four cards: 'Create New Memo' (green, 0), '(My Memo in Progress)' (blue, 4), '(My Approved Memo)' (purple, 3), and '(My Rejected Memo)' (dark grey, 0). Another card below shows '(My Memo Not Started Yet)' (blue, 0). The 'For Reviewer/Approvers' section shows three cards: '(My Pending Tasks)' (red, 0), '(Related to Me But Yet to Reach)' (pink, 2), '(Related To Me-Approved)' (dark purple, 10), and '(Related To Me-Already Forwarded)' (teal, 0).

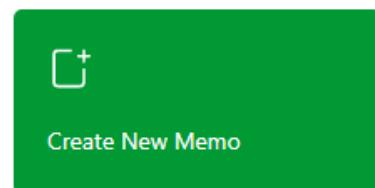
General Memo Approval System (GMAS) Dashboard has been created to summarize the GMAS tasks and different stages of memo progress as a complete dashboard with eye-catching view. It also provides the total count of each stage of memo progress and assigned tasks. This is the landing page where users are routed once they go to the GMAS portal in Naulo Chautari.

Details of Dashboard Icons:

For Initiator

1) Create New Memo

This tab redirects to ‘New Form’ of GMAS system where branch/department staffs can create/lodge the memo.



2) Memo In Progress

This tab shows all your initiated Memo Requests which are in pending state.

3

(My Memo in Progress)

3) My Approved Memo

This tab redirects to the list of all GMAS approved memos which are initiated by you.

4

(My Approved Memo)

4) My Rejected Memo

This tab redirects to the list of GMAS memos which are in 'Rejected' state by 'Reviewer Chain' or 'Approving Authority'.

0

(My Rejected Memo)

5) My Memo Not Started Yet

Every General Memo user must self-start Approval Workflow after creating/saving the GMAS memo. If workflow is not started, such items will be shown in this section.

0

(My Memo Not Started Yet)

For Reviewers/Approvers

1) My Pending Task

This tab redirects to 'My Pending Tasks' list. Pending Tasks refer to list of **unattended tasks** of GMAS workflow where a user needs to take action.

3

(My Pending Tasks)

2) Related to Me But Yet to Reach

This tab redirects to the list of all memos to a user, which are yet to be received by current reviewer/approver user. This is just for reference and no action is required.

1

(Related to Me But Yet to Reach)

3) Related To Me-Approved

This tab redirects to list of all approved GMAS memos related to a user, which are in approved status.

1

(Related To Me-Approved)

4) Related to Me – Already Forwarded

This tab redirects to the list of all related memos which are already forwarded by reviewer or taken action by approver.

1

(Related To Me-Already Forwarded)

2. General Memo Task Page

Once the user clicks on the ‘Pending Task’ dashboard icon, user will be redirected to task list page as shown in below figure.

My General Memo Tasks

Task Name	Due Date	Assigned To	% Complete	Task Outcome	Task Status
Task Assigned For: Memo Ref 2020-542	...	<input type="checkbox"/> Sunil Shrestha	0%	Not Started	
Task Assigned For: Memo Ref 2020-551	...	<input type="checkbox"/> Sunil Shrestha	0%	Not Started	

After clicking over desired ‘Task’ as listed under Task Name column shown in above figure, or clicked onto task link sent in email notification, now user will get new page as below instead of old task page. Here, user can now directly view memo content and take action.

[Take Action](#) [Print Memo](#)

Memo ContentApproval HistoryAttachment

Internal Memo

Memo Date:	2020-05-29	Ref No:	Memo Ref 2020-542
Branch:	Sankhamul Branch	Department:	DIGITAL BANKING
Approver:	Sunil Shrestha	CC:	Sunil Shrestha
Reviewer Chain:	DB Test User1 ; DB Test User2 , Sunil Shrestha		
Subject:	test		
Description: test			
Approval History: Created By: Kapil Lamsal On: 5/29/2020 1:07:48 PM Assigned By: Kapil Lamsal On: 5/29/2020 1:37:22 PM Assiged To: Sunil Shrestha			
Attachments:			
Memo Uploaded By:	Kapil Lamsal	Uploaded Date:	2020-05-29 13:07:48

This page of GMAS Memo Task which has been upgraded from default view page (old task page) to new customized view so that the review chain member or approver can easily view the memo contents details.

The memo contents are divided into three section: **Memo content**, **Approval History** and **Attachments** that can be accessed in tab wise links like in above figure. Memo content also consists approval history and attachment at the bottom for easier view while scrolling and for printing purpose.

Tab Links Details

1) Memo Content

This tab consists of all necessary details of Memo contents that are filled by initiator.

2) Approval History

This tab consists of all approval history details or comments raised by Review chain members or Approver while forwarding or approving the task.

3) Attachments

This tab consists of all memo related documents or files attached by Initiator. You can view all the attachment by simply clicking on the link of the file name itself.

Once the details are completely reviewed then review chain member or approver can take action by using **Take Action** button and complete the task.

Details of the Buttons available in Display Page

Take Action



This button is for Reviewer Chain and Approvers to complete their task which is assigned. Once ‘Take Action’ button is clicked, following ‘Task Pane’ page will be open in a new tab in browser, where appropriate actions of ‘Forward’, ‘Approve’, ‘Reject’, ‘Revert’ etc. can be taken with comments.

Task Name *

My Comments

Forward To

Task Status

% Complete %

Print Memo

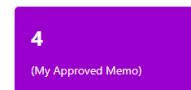


There is also a “Print Memo” button which simply help users to print the memo in an enhanced layout.

3. General Memo Display Page

For initiators, this is the item display page, to view items of ‘Memo in Progress’ or ‘My Approved Memo’ in rich content, which has been customized from the default view page (old plain text view) for more user-friendly view similarly as in ‘Task Page’. Likewise, the memo contents are also divided into three section: Memo content, Approval History and Attachments, which can be accessed in tab-wise, like in below second figure.

For example, if user needs to view ‘My Approved Memo’, user shall go into dashboard icon, then a new page will appear.



Approved Memo Uploaded By Me						
Memo Ref No	Memo Date	To	CC	Reviewer Chain	Su	Re
Memo Ref 2020-99	1/24/2020	Mahesh Sharma Dhakal	Deep Chandra Regmi	Mintu Kumar Jha Pramod Bohara Sujit Kumar Shakya	All	
Memo Ref 2020-124	1/27/2020	Parmeswor Shrestha (CDBO)		Parmeswor Shrestha (CDBO)	Te Fl	
Memo Ref 2020-126	1/27/2020	DB Test User1		DB Test User1	tel	
Memo Ref 2020-329	5/10/2020	Parmeswor Shrestha (CDBO)		Parmeswor Shrestha (CDBO)	te	

Now user can select desired Memo by clicking onto it which will now open new view page instead of old page, with print option.

Print Memo

Memo Content	Approval History	Attachment	
Internal Memo			
Memo Date:	2020-05-29	Ref No:	Memo Ref 2020-542
Branch:	Sankhamul Branch	Department:	DIGITAL BANKING
Approver:	Sunil Shrestha	CC:	Sunil Shrestha
Reviewer Chain:	DB Test User1 ; DB Test User2 ; Sunil Shrestha		
Subject:	test		
Description: test			
Approval History: Created By: Kapil Lamsal On: 5/29/2020 1:07:48 PM Assigned By: Kapil Lamsal On: 5/29/2020 1:37:22 PM Assiged To: Sunil Shrestha			
Attachments:			
Memo Uploaded By:	Kapil Lamsal	Uploaded Date:	2020-05-29 13:07:48

Users can print memo by using '**Print Memo**' button to easily print the customized layout of the memo.

I encourage and urge all our staff to use our digital platforms available including GMAS and also encourage to start automating the areas where lots of manual and repetitive tasks are carried in coordination with Digital Banking department.

Any suggestions, issues, change requests and for any support, concerns can be communicated with Digital Banking team in Online Help Desk / db@gibl.com.np or, you can also use Microsoft Team phone, chat, video conferencing tool for better communication and sharing.

Please be guided accordingly.

(Original Signed)

Parshuram Kunwar Chhetri
Chief Executive Officer

COUNTRY CIRCULAR NO. : 126/2076-77

Origin Ref. : DB/011/2076-77
Date : 17th April 2020
Subject : Launch of Global IME Work Online Portal

As part of our continuous efforts towards adapting to remote working and adopting work collaboration technology amidst the COVID-19 outbreak, I am pleased to announce the launch of Global IME Work Online, as an enhanced platform for connecting the workplace and empowering content collaboration. This includes process automation, information dissemination cum broadcast, collaboration, quick application development, important links, online support tools, etc. This has been developed on the latest Microsoft SharePoint Online platform, and can be accessed even by staff who do not have Office 365 user, which includes the following features:

- User Friendly and Responsive Interface
- Advanced Search Engine
- Online Workflows including Memo approval (*Process Note Uploaded in Approval Workflow from Home under Global IME Workonline Portal*)
- Online Helpdesk (Digital Banking and IT Helpdesk currently, expandable to other areas)
- Latest News and Updates
- Staff Contact list
- Documents (Internal Circulars, NRB Circulars)
- Credit Workflow System Reports
- Single Sign-On (Using username and password of Email)
- Interactive Dashboards and many more
- Managed Navigations/ Links to various applications currently being used
- Enterprise level security features

Our digitization efforts do not end with this launch and thus there are bound to be many areas of improvement, which we will work on for newer versions with an aim to be more user friendly, capture more day to day work and add values to our staff's work lives. Any suggestions, issues, changes required for any support required for implementation needs to be communicated to Digital Banking in their group email id db@gibl.com.np.

The link for accessing Global IME Work Online site is given below:

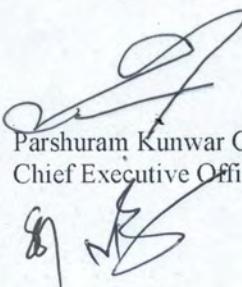
<https://janatabank.sharepoint.com/sites/GlobalIMEWorkOnline>

(Note : Currently, URL of Janata Bank will be seen as we cannot change it till next license renewal of Office 365)

All users can access the site using their official email id and password.

As our top concern is the wellbeing of our staffs and supporting our customers in dealing with their issues/requirement during this challenging time, I advise all of our staff to work and collaborate using our digital platforms and embrace "Work from Home" culture with full productivity during these difficult times

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer

COUNTRY CIRCULAR NO. : 111/2076-77

Origin Ref. : DB/009/2076-77

Date : 19th March 2020

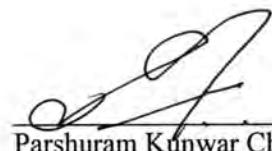
Subject : Loading fund to IME Pay Wallet via GlobalSmart and Global Online

As part of our continuous efforts towards enhancing and improving better user experience in Mobile Banking application (Global Smart) and Internet Banking (Global Online) by incorporating value added services, we have now incorporated IME Pay Wallet loading feature. Now, Our Mobile Banking/Internet Banking Customers can easily transfer balance to IME Pay Wallet without any charge.

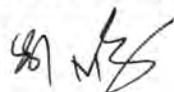
The limit of the transaction will be as per NRB Payment System Department guideline which is currently NPR 25,000 per transaction, NPR 100,000 per day and NPR 500,000 per month subject to change from time to time upon NRB PSD guideline.

I advise all staffs to make optimum effort in educating customers on the multiple benefits of Mobile Banking/Internet Banking. The Process note for performing load to IME Pay wallet transaction from Global Smart/Global Online uploaded in Naulo Chautari under “Tutorials and Process Notes” section.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR NO. : 098/2076-77

Origin Ref. : DB/008/2076-77

Date : 5th March 2020

Subject : ConnectIPS interbank fund transfer via Internet Banking and OTP Email

As part of our continuous effort towards enhancing and improving better user experience in Internet Banking application (Global Online) by incorporating value added services, we have now incorporated **ConnectIPS real time interbank fund transfer** system. Now, our Internet Banking customers can easily transfer funds in real time to all of the banks and financial institutions already onboarded into ConnectIPS network, with minimum service charge. Please note that this service is already available through Global Smart (Mobile Banking) as well.

Further, we have also upgraded our Internet Banking application to send the **OTP (One Time Password)** in **registered Email ID** of the customer. This feature is usually useful for **customer travelling/living abroad** to receive the OTP in registered email id instead of through SMS in foreign mobile number. This also helps to receive alert even when you cannot receive SMS for any other reasons.

The service charge that is applicable to customer while performing fund transfer through ConnectIPS from Global Online is as follows:

Fund Txf. Amt. (In NPR)	Up to 500	Above 500/- to 5,000/-	Above 5,000/- to 50,000/-	Above 50,000/-
Service Charges (In NPR)	2	5	10	15

The limit of the transaction will be as per NRB Payment System Department guideline, which is currently **1,000K per Txn/ per day and 5,000K per month** and subject to change from time to time upon NRB PSD guideline.

Needless to mention, by using Internet Banking application with multiple features saves time, effort and money of the customer by avoiding unnecessary trips to the bank or any merchant. The transaction can be performed quickly, effortlessly and at the convenience of the customer's time and location, thus enriching customer experience.

I advise all staff to make optimum effort in educating customers on the multiple benefits of Internet Banking application. The Process note for performing fund transfer through ConnectIPS from Global Online and setting OTP email as Password Type in Internet Banking is uploaded in our Naulo Chautari portal.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR NO. : 096/2076-77

Origin Ref. : DB/007/2076-77

Date : 3rd March 2020

Subject : Online Digital Banking Helpdesk

In line with our continuous efforts towards automation, I am pleased to announce the introduction of Online Digital Banking Helpdesk.

Online Digital Banking Helpdesk is designed to improve Digital Banking related support efficiency by providing staff with tools that are needed to deliver fast, effective and measurable support. This system allows branch staff to raise issues related to Digital Payments, Digital Channels, Business Process Automation and BI/MIS. It also enables users to quickly know the status of the issue tickets raised. Further, it will assist Digital Banking staff to track the issues raised by the branches/departments and can take actions based on the nature of the issues promptly. Similarly, it will also help branch staff to track the issues, which have already been solved by the Digital Banking Department, leading to better efficiency.

The link of the DB Helpdesk is available in the Global Naulo Chautari. The process note on Digital Banking helpdesk is already uploaded into Global Naulo Chautari.

I strictly advise all the staff members to lodge any issues related to Digital Banking services through Online Digital Banking Helpdesk, so that they can be tracked properly.

Please be guided accordingly.


Parshuram Kunwar Chhetri
Chief Executive Officer





COUNTRY CIRCULAR NO. : 088/2076-77

Origin Ref. : DB/006/2076-77

Date : 23rd February 2020

Subject : D-mat Document Management System (DDMS)

In order to provide quick, easy and efficient access of D-mat accounts related information to DP/ASBA department, we have developed a D-mat Document Management Tool. Currently, D-mat Account forms are being forwarded by our branches to DP/ASBA Department for verification either through email or through courier service that leads to difficulty in tracking and searching the documents physically by DP/ASBA Department. Submitting D-mat related information and forms digitally through DDMS will make it easier to track the status of documents.

Needless to mention, going paperless and storing the information electronically facilitates internal collaboration, improved turnaround time (TAT), increased security and control, increased efficiency, file management and better searching capabilities.

Hence, all branches are strictly instructed to submit D-mat Account forms and provide D-mat account related information like Name, Reference Number, D-mat Number, Branch, Citizenship Number, Mobile Number after D-mat account is opened from their respective branches by accessing **Naulo Chautari> Quick Links > D-mat Document Management**. For ready reference, Process Note on D-mat Account management system is also uploaded in Naulo Chautari under **App Link >Tutorial and Process Notes**.

In case of any queries or confusions, please contact centralized DP/ASBA department.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "P.K. Chhetri". It is written in a cursive style with a long, sweeping stroke on the left side.

Parshuram Kunwar Chhetri
Chief Executive Officer

A handwritten signature in black ink, appearing to read "P.K. Chhetri". It is written in a cursive style with a long, sweeping stroke on the left side.



COUNTRY CIRCULAR NO. : 087/2076-77

Origin Ref. : DB/005/2076-77

Date : 20th February 2020

Subject : Load Khalti Wallet Payment feature available in Global Smart

As part of our continuous efforts towards enhancing and improving better user experience in Mobile Banking application (Global Smart) by incorporating value added services, we have now incorporated Khalti wallet loading feature. Now, our Mobile Banking Customers can easily transfer balance to Khalti Wallet without any charge.

The limit of the transaction will be as per NRB Payment System Department guidelines which is currently NPR 25,000 per transaction, NPR 50,000 per day and NPR 500,000 per month subjected to change from time to time upon NRB PSD guideline.

I advise all staff to make optimum effort in educating customers on the multiple benefits of Mobile Banking. The Process note for performing load to Khalti wallet transaction from Global Smart uploaded in Naulo Chautari under “Tutorials and Process Notes” section.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Parshuram Kunwar Chhetri". It is positioned above a horizontal line.

Parshuram Kunwar Chhetri
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Parshuram Kunwar Chhetri". It is positioned below the first signature.

COUNTRY CIRCULAR NO. : 069/2076-77

Origin Ref. : DB/004/2076-77

Date : 27th January 2020

Subject : Real Time Fund Transfer in Global Smart using ConnectIPS

In our continuous efforts towards enhancing and improving better user experience in Mobile Banking application (Global Smart) by incorporating value added service, we have introduced ConnectIPS fund transfer system in our Mobile Banking application. Now, Global Smart user can easily transfer fund in real time to all of the banks and financial institutions which are already enrolled in NCHL without using separate ConnectIPS application with minimum service charge.

The service charge applicable to customer while performing fund transfer through ConnectIPS from Global Smart will be as follows:

Fund Transfer	Up to 500 NPR	Above 500 to 5,000 NPR	Above 5,000 to 50,000 NPR
Charges In NPR	2 NPR	5 NPR	10 NPR

The limit of the transaction will be as per NRB Payment System Department guidelines which is currently 50K Per day and 200K per month and subject to change from time to time upon NRB PSD guideline.

Needless to mention, using Mobile Banking application with multiple features saves time, effort and money of the customer by avoiding unnecessary trips to the bank or any merchant. The transactions can be performed quickly, effortlessly and at the convenience of the customer's time and location, thus enriching customer experience. On the other hand, this can drastically reduce footfall in high-traffic branches and cut down on the cost of providing service.

I advise all staffs to make optimum effort in educating customers on the multiple benefits of mobile banking application. The Process note for performing fund transfer through ConnectIPS from Global Smart is uploaded on our Naulo Chautari.

Please be guided accordingly.


Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR NO. : 067/2076-77

Origin Ref. : DB/002/2076-77

Date : 21st January 2020

Subject : Launch of new Global Chautari (Global Naulo Chautari)

As a continuing effort on establishing a digital culture, I am pleased to announce the launch of our new version of Global Chautari, now renamed as **Global Naulo Chautari**, as an enhanced platform for digitization where we will be able to move a step closer towards creating a paperless office. This will include, among others, process automations, information disseminations, collaborations, quick application developments, various dashboards for branches and departments, etc. The Naulo Chautari has been developed on the latest Microsoft SharePoint platform which includes following features;

- User friendly and Responsive Interface
- Advanced Search Engine
- Departments' Process Automation portal
- Single sign-on (using user name and password of Email/Active Directory)
- Interactive dashboards and many more
- Managed navigations / Links to various applications currently being used
- Enterprise level security features
- Codeless/Less code development environment

General Memo Approval System (GMAS)

Along with the new look and feel, we are also launching General Memo Approval System (GMAS) which allows users to get their memos approved through digital channel instead of circulation of hardcopy.

Initially, this process shall replace taking approval from emails and repetitive small memo approvals which do not require attachment of many hard files that contain large number of pages. There are more instances, where single document and few attachments are being prepared as a memo. Considering the volume of such memo approvals and our departments sitting in various geographic locations, which takes place within departments, branches and through various approval chains, this process automation has been designed.

This shall be our first step which is very crucial to enhance and establishment of digitization culture across the branches and departments similar to Credit Workflow System which is specific for Loan Originations.

Once approval process is completed, departments who need hardcopies to be signed/filed can generate the printouts of the memos along with the approval log and circulate to the chain that has participated in the process.

Operating Manuals Approval System (OMAS)

We are also launching Operating Manuals Approval System in order to ease out enrolling of new operating procedures without needing to circulate hardcopies of manuals and to save time required for reviewing and getting signatures. This shall facilitate process reengineering more quicker to enhance our efficiency.

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IT Support Online (ITSO)

Since merger and changes in various application and system, IT is receiving tons of emails and calls for support. It is a big challenge for the department to prioritize and track the support requests. This is expected to increase even more in future due to many new systems changes. Hence, to manage such support requests we are also launching online support tracking system. This shall enable branches and departments to track their requests and to identify the pending issues for escalation and solutions.

Departments' Process Automations

There are many process automation workflows that already have been developed before merger and available for use as well. All departments and units are advised to start using the developed solutions.

Our digitization efforts do not end with this launch and thus there are bound to be many areas of improvement, which we will work on for newer versions with an aim to be more user friendly, capture more day to day work and add value to all of our staffs' work lives. The ultimate aim is to make our desk tops/work desks as paperless as possible and bring in accountability, track ability of submissions being made and also allow Turnaround Time (TAT) Monitoring. Any suggestions, issues, changes required or any support required for implementation needs to be communicated to Digital Banking in their group mail db@gibl.com.np.

The link for accessing Naulo Chautari is <http://connectgibl/site/dmstest>. All users registered under the domain name will have access to Naulo Chautari using their domain user name and password i.e. email address and password.

User Guides are available in their respective application sites. All are requested to go through each step and carry the task accordingly.

The new **Naulo Chautari** is expected to be used for developing and deploying various automation tools that support Bank's business operations and decision-making process.

Please contact Digital Banking Department if you need any assistance for accessing Naulo Chautari.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer





COUNTRY CIRCULAR NO.:030/2076-77

Origin Ref. : DB/001/2076-77
Date : 22nd December 2019
Subject : Implementation of Credit Workflow System (CWS)

As we all are aware, one of our key priority is to build digital culture and infrastructure in order to enhance our productivity by delivering a unique customer experience (both externally and internally) with an aim at making a paperless office and thereby improve our operational efficiency.

As a part of the initiative, we are introducing Credit Workflow System (CWS) developed in-house with rich features that are in line with the current trend of Business Process Automation innovations.

This application enables all the approval tasks to be seamless using various chain of authorities as defined in the applications depending on the kind of business proposal that needs to be approved from concerned authorities.

The key features currently being implemented are as follows:

- A. **Business Pipeline Management Module:** It keeps track of all the business (deals) leads and opportunities for loans that is entered by various sales teams.
- B. **Loan Management Module:** This Loan Management module includes the end to end process flow from initiation of loan proposals from Relationship Manager Level till disbursement from Credit Administration Department (CAD).
- C. **CICL Management Module:** Request management for CICL reports through workflow system.
- D. **Deferral Management Module:** Keep track of all deferrals taken by the branches in order to help in monitoring the completion in timely manner.

The detailed features and the step by step process of the CWS has been covered in the attached process manual. All concerned are requested to follow the process manual and familiarize themselves with the system. Please do not hesitate to coordinate with any resource person from Digital Banking Department (DBD) at Head Office for any support/queries.

A separate circular shall be rolled out shortly to put in place a Standard Operating Procedure (SOP) for physical handling, signing off of proposals/documents approved under the Credit Workflow System (CWS).

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer

Attachments:

1. Process Manual – Global IME Credit Workflow System





Global IME Bank

ग्लोबल आइएमई बैंक लि.

Country Circular १३/०७५/७६

To:	All Staffs	Date: 8 Feb 2019
From:	Acting Chief Executive Officer	
Subject:	Boosting Mobile Banking Registration	
Ref no.	Ref# १३/०७५/७६	

Global IME Bank Ltd. has been at the forefront when it comes to providing techno-driven and innovative services to its customers. With technologies unstoppably evolving, we as a bank must respond and transform ourselves to adapt to the changing environment. The Bank has made and will make significant investments in digital technologies with the belief that the returns would be greater.

Due to high penetration of mobile phones and easy access to internet in recent years, customers are inspired and driven to adapt to mobile banking technology more rapidly than before. Recent data from Nepal Telecommunication Authority shows that mobile phone users in Nepal have surpassed the total population and we must see this as an opportunity.

As you all are aware, we have recently re-launched our mobile banking app – GlobalSmart with new and improved features. With the new version of our mobile app – the first of its kind in Nepal, customers can log-in easily and more securely with their fingerprints, view graphical statement and details of linked accounts, transfer funds easily using QR code, make credit card and utility bill payments, make QR code payments at merchant outlets, purchase various services like airline tickets, recharge coupons, insurance, etc. to mention just a few.

Even though we have such superior and highly differentiated techno-based product on hand, we have not been able to effectively sell the product. Out of more than 9.5 lakh deposit customers, only about 3.24 lakhs have registered for GlobalSmart, which is less than 50%. This means we have failed to properly inform the usefulness and benefits of this product and convince the customers to buy this product.

Our mobile banking subscription fee is Rs. 150 per year, which is less than 50 paisa per day. We must educate our customers that the benefits far outweigh this nominal cost of subscription. While using this product, a customer does not need to visit a bank's brick-and-mortar premises to initiate a transaction, be it making fund transfer or buying an air ticket or mobile recharge card which is often offered at a discount price. This saves time, effort and money of the customer by avoiding unnecessary trips to the bank or any merchant. The transaction can be performed quickly, effortlessly and at the convenience of the customer's time and location, thus enriching customer experience. On the other hand, this can drastically reduce footfall in high-traffic branches and cut down on the cost of providing service. By making customers use such digital products, costing in the form of stationery, electricity, manhour and other resources can be substantially reduced. Further, moving to a cashless society helps reduce human errors, frauds and crime.

I advise all BMs/OIs to instruct and guide the CSD staff for effective sales of mobile and other digital banking products at the time of savings account opening. Every BM should review their savings account opened and mobile banking registration on a regular basis. BMs may also use their own database and promote mobile banking to existing active customers who have not used it and even daily call to activate dormant account and should focus on cross sales. Each savings account holder should be encouraged for mobile/online banking registration by making optimum effort in educating the customers on the multiple benefits.

Customer is at the center of everything we do and diverting customers into the digital channel will help bank in its endeavor for achieving customer service excellence. Thus, let us all make effort in convincing our customers for mobile banking registration and also download GlobalSmart app to enjoy enormous benefits/features attached to it. Incharge- Digital banking to review the performance of each branch on a weekly basis.



Mahesh Sharma Dhakal
Acting Chief Executive Officer



INFORMATION & TECHNOLOGY DEPARTMENT



COUNTRY CIRCULAR NO.: 115/2077-78

Origin Ref. : IT/001/2077-78

Date : 23rd March, 2021

Subject : Launch of Digital Platform for Hardware Tracking System “HTS”

I am pleased to announce the launch of Hardware Tracking System “HTS” with immediate effect. HTS is a digital platform for lodging and checking the status of hardware sent to IT Department for maintenance. Henceforth all hardware maintenance processes are to be done through the said new system.

The new system assists the end user to monitor maintenance status of a particular hardware. It also enables branches/departments to share information and enhance collaboration. This arrangement is believed to make proper and systematic practice on any hardware maintenance which comes from branches and departments to IT Department.

The user manual for the said system has been attached herewith for your reference, which has also been uploaded in Global Naulo Chautari.

Please contact IT Support if you have any queries in this.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

INTEGRATED RISK MANAGEMENT DEPARTMENT



COUNTRY CIRCULAR NO.: 076/2079-80

Origin Ref. : IRMD/007/2079/80

Date : July 3, 2023

Subject : Amendment in Credit Proposal (CP) format for Review/ Renewal/
Reduction/ Realignment

The bank has been using several Credit Proposal formats for credit approval/ renewal process. Considering the growing customer base and size of portfolio of the bank, it has been felt essential to improvise the credit functions in-terms of proposal formats & re-design mainly to render effective services & expedite overall credit approvals.

Hence, new Credit Proposal format (Enclosed herewith) has been developed in for Review, Renewal/ Reduction & Re-alignment of credit facilities. This CP format has also been designed for addressing re-alignment which refers to conversion of existing fluctuating working capital limits into permanent working capital limits as per WC Guidelines-2079.

The newly designed CP shall be applicable for Business Loans with credit limits up to NPR 60 million (standalone basis) irrespective of any credit segment. However, this shall not be applicable for GSBL/GKK/ DWL or any other product specific loans.

The referred Credit Proposal format shall be currently processed through Credit Workflow (CWF) system as Digital Banking Department is in the process of integrating it into LOS (Global Smart Credit). Until then, all are requested to forward this through CWF. The CP format has been uploaded in the following link in Global Naulo Chautari.

Global Naulo Chautari → Policies and Manuals → Policies and Manuals (Credit) → Credit Proposal Format.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya

Chief Executive Officer

A handwritten signature in black ink, appearing to read "John Doe".

COUNTRY CIRCULAR NO.: 053/2079-80

Origin Ref. : IRMD/006/2079/80

Date : March 16, 2023

Subject : Delegation of Credit Approval Authority to Province Officials

The bank has envisaged to strengthen the Province Office function in various areas as cited in Country Circular No. 044/2079-80. For smooth credit functioning, it has been decided to allocate credit approving authority for renewal/ review/re-alignment to Province officials. Approving authority for new/ enhancement requests at province level shall be delegated later separately.

Pursuant to Chapter 5 of Credit Guidelines (CG), I hereby delegate Credit Approval Authority to below officials with immediate effect.

S.N.	Official's Name	Corporate Title	Functional Title	Province	Class (as per CG)	Credit Approval Authority Limit
1	Ravi Kafle	Manager	Province Head	Koshi	5	Rs. 30 Million
2	Nischal Adhikari	Assistant Manager	Province Manager	Koshi	5	Rs. 30 Million
3	Sujan Shrestha	Manager	Province Head	Madhesh	5	Rs. 30 Million
4	Manoj Regmi	Deputy Manager	Province Manager	Madhesh	5	Rs. 30 Million
5	Raja Aryal	Assistant General Manager	Province Head	Bagmati	3	Rs 50 Million
6	Chamatkar Poudel	Assistant Manager	Province Manager	Bagmati	5	Rs 30 Million
7	Ishwori Prasad Joshi	Manager	Province Head	Gandaki	5	Rs 30 Million
8	Narayan Prasad Poudel	Assistant Manager	Province Manager	Gandaki	5	Rs. 30 Million
9	Yogendra Rana	Senior Manager	Province Head	Lumbini	4	Rs 40 Million
10	Manoj Dahal	Manager	Province Manager	Lumbini	5	Rs. 30 Million
11	Jog Lal Bhusal	Deputy Manager	Province Manager	Lumbini	5	Rs. 30 Million
12	Ratna Bahadur Khadka	Deputy Manager	Province Manager	Lumbini	5	Rs. 30 Million
13	Bibhushan Shrestha	Manager	Province Head	Karnali	5	Rs 30 Million
14	Pukar Subedi	Manager	Province Head	Sudurpaschim	5	Rs. 30 Million
15	Shambhu Prasad Joshi	Assistant Manager	Province Manager	Sudurpaschim	5	Rs. 30 Million

Authority delegated as above are only for renewal/ review/realignment of credit facilities for aggregate of fund based and non-fund based limits for a customer/customer group. Re-alignment herein refers to conversion of existing fluctuating working capital limits into permanent working capital limits as per WC Guidelines-2079.

Thus, workflow for renewal/review/ realignment of credit facilities under Retail/ SME & Mid Corporate segment shall be as follows:

- Plain Review/Renewal/Reduction/ Realignment within approving threshold as mentioned above**

Flow Example: Branches → Credit Reviewer → Province Manager / Province Head

2. Plain Review/ Renewal/ Reduction/ Realignment exceeding above approving threshold and up to Rs 50 million

Flow Example: Branches → Credit Reviewer → Province Manager → Province Head → Segment Head or above (approving authority)

3. Review/ Renewal/ Reduction/ Realignment proposals having deviations (other than pricing) in original approval or above Rs 50 million

*Flow Example: Branches → Credit Control Unit → Province Manager → Province Head → Segment Head or above (approving authority) **

* In case of proposals above NPR 100 million requiring ESDD as per ESRM guidelines, same to be reviewed by E&S officer before forwarding to CCU as per existing practice.

Note: Approving authority for plain renewal/ review/ reduction to Branch Managers shall be continued as per clause 5.13.3 of Credit Guidelines.

In absence of Province Managers & Province Head, the proposal shall be routed through Segment Managers (Corporate Office). In addition, Segment Managers (Corporate Office) shall also continue to oversee the credit areas pertaining to new and enhancement requests as per existing practice.

Credit Officers shall exercise delegated authority in compliance with Bank's Credit Policy & Guidelines, NRB Directives/Circulars and trust that all credit officers will exercise this responsibility with care and diligent manner in the greater interest of the Bank.

(Original Signed)

**Ratna Raj Bajracharya
Chief Executive Officer**



COUNTRY CIRCULAR NO.: 051/2079-80

Origin Ref. : IRMD/005/2079/80

Date : March 14, 2023

Subject : Delegation of Credit Approval Authority

Pursuant to Chapter 5, Clause 5.1 and 5.2 of Credit Guidelines (CG), I hereby delegate Credit Approval Authority to below officials with immediate effect and office holding date; as applicable.

S.N.	Official's Name	Corporate Title	Role*	Class (as per CG)	Credit Approval Authority Limit
1.	Mr. Ravi Shrestha	Deputy Manager	Segment Manager-SME Banking	5	Rs. 15 Million
2.	Mr. Dipendra Bahadur Singh	Assistant Manager	Segment Manager-Mid Corporate Banking	5	Rs. 15 Million
3.	Mr. Ranjitsore Lal Malla	Assistant Manager	Segment Manager-Retail Banking	5	Rs. 15 Million
4.	Ms. Seejan Shrestha	Assistant Manager	Segment Manager-SME Banking	5	Rs. 15 Million

***DCEO and above may re-assign other segments within (Retail/ SME/MCO Credit) on need basis.**

Authority delegated as above are for aggregate of fund based and non-fund based limits for a customer or customer group.

Please note that as per CPG provision, each credit approval shall be effective only after the same is signed by at least 2 approval authorities i.e. all approvals must be under dual signatures of credit officers. Out of the two signatories, the approval authority of the signatory with higher approving authority shall be effective. Please note that Branch Managers are also considered as one of the credit officers with approving authority.

Credit Officers shall exercise delegated authority in compliance with Bank's Credit Policy & Guidelines, NRB Directives/Circulars and trust that all credit officers will exercise this responsibility with care and diligent manner in the greater interest of the Bank.

Waiver/ Deferral request if any to be forwarded to concerned credit officers as per CG upon approval of credit facilities within his/ her authority as per above.

Work Flow for MCO shall be as follows:

Flow Example: Branches → CCU → Segment Manager → Segment Head or above (approving authority)

Note: In case of proposals above NPR 100 million requiring ESDD as per ESRM guidelines, workflow shall be as below:

Flow Example: Branches → E&S Officer → CCU → Segment Manager → Segment Head or above (approving authority)

Also, note that credit file work flow of Retail and SME shall be same as cited in Country Circular No.: 071/77-78.

(Original Signed)

**Ratna Raj Bajracharya
Chief Executive Officer**



COUNTRY CIRCULAR NO. : 50/2079/80

Origin Ref. : IRMD/004/2079/80

Date : February 28, 2023

Subject : GIBL Working Capital Guideline Related

Working Capital Guideline has been introduced in order to bring uniformity in Working Capital Loan (WCL) determination and their limit, ensure transparency in utilization of funds, strengthen credit control/monitoring measures both at pre disbursement and post disbursement etc.

The Bank has been putting its best efforts to make all the staffs aware and to have better common understanding about this new guideline and various trainings/orientation has been conducted in this regard. Such trainings/orientation have been extensively done and discussed in recently held Provincial Meetings including Pre-Merger Meeting. The Bank has already implemented this guideline from the effective date issued by Nepal Rastra Bank.

The Working Capital Guideline including its amendments approved by the Board can be referred in Global Naulo Chautari. Similarly, internally developed reference template has also been uploaded in Global Naulo Chautari in order to have the better/clear understanding on the calculation of Permanent and Fluctuating Working Capital. (**Reference: Global Naulo Chautari → Policies and Manuals → Policies and Manuals(Credit)→Policies and Guidelines**)

You all are instructed to assess/analyze the Working Capital Loan in the true spirit of the guidelines issued by Nepal Rastra Bank and the Bank.

For your strict compliance.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 041/2079-80

Origin Ref. : IRMD/003/2079-80

Date : 9th January 2023

Subject : Approving Authority in various Credit and Operation Functions Post-Merger till Poush End 2079

Join Operation of merger between Global IME Bank and Bank of Kathmandu has commenced from today in the name of “Global IME Bank Limited”. As per merger agreements, Credit Policy Guidelines and Operation Manuals shall be followed that of Global IME Bank Limited post-merger. The Bank is in process in finalization of revised organization structure along with authorities to be delegated to provincial office, respective lending officers and any other authorities in other banking activities such as expense booking, income recognition etc.

Meanwhile, until finalization of post-merger organization structure and authority delegation matrix, it has been decided as follows in order to ensure smooth regular operation of the functions across the Bank as well as to ensure smooth quarter end transactions.

1. Existing delegated approving authorities of then BOKL officers for Credit Function shall be ‘Continued’ for renewal/reduction/realignment of existing credit facilities. Please escalate any exceptional requests/issues which shall be discussed with Credit Heads/Risk Officers/DCEO/SDCEO/CEO, as applicable.
2. Existing delegated approving authorities of then BOKL officers for “Branch Operation Function” shall also be continued. Please escalate any exceptional issues to Operation Heads/ Risk Officer/ DCEO/SDCEO/CEO, as applicable.

The ‘Interim’ arrangements till Poush End 2079 as above has been made in order to ensure smooth post-merger operation considering upcoming quarter end.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 027/2079-80

Origin Ref. : IRMD/002/2079-80

Date : October 17, 2022

Subject : Implementation of Working Capital Guideline 2079 issued by NRB

Nepal Rastra Bank had issued Working Capital (WC) Loan Guideline, 2079 on 2079-05-07 which is to be effective from Kartik 01, 2079. The Guideline has been subsequently included in NRB Unified Directives on 2079-06-14 via circular no. 3/79/80 (Directive No.: 2/078, point 36). The referred Guideline has mainly enforced to ascertain appropriate WC loan limits including types, assessment criteria and segregation of WC Loans as Fluctuating Working Capital Loan and Permanent Working Capital Loan, ensure transparency in utilization of fund, strengthening monitoring aspect etc.

Accordingly, the Bank is in the process of finalizing its WC Loan Guideline including other system related infrastructures wherever needed which shall be circulated/communicated later. In the meantime, compliance to attached WC Loan Guideline, 2079 and subsequent circular issued by NRB is warranted from Kartik 1, 2079.

In case of any confusion regarding implementation of the NRB's WC Loan Guideline, please consult with respective Business Heads, Credit Control Unit or other concerned officials at Corporate office.

For strict compliance.

(Original Signed)

**Ratna Raj Bajracharya
Chief Executive Officer**



COUNTRY CIRCULAR NO.: 006/2079-80

Origin Ref. : IRMD/001/2079-80

Date : 5th August 2022

Subject : Environment and Social Risk Management (ESRM) Guidelines

Environment and Social Risk Management Guidelines is in place which has defined GIBL's approach toward environment and social risk management along with the procedural framework and roles and responsibilities of the different authorities in the related risk management process.

As a part of regular review and bank's commitment in contributing to sustainable banking and also to further strengthen the Environment and Social Risk Management System (ESMS) of the Bank, ESRM Guidelines 2022 have been reviewed and approved with few necessary amendments.

Revised document along with new ESRM related checklists have been uploaded in Global Naulo Chautari for your reference.

This country circular has been circulated for all concerned for the strict compliance of the Guidelines with immediate effect.

(Original Signed)

**Ratna Raj Bajracharya
Chief Executive Officer**

COUNTRY CIRCULAR NO.: 81/2078-79

Original Ref. : IRMD/007/2078-79

Date : May 26, 2022

Subject : Managing Operation Risk

As a measure of mitigating/minimizing Operational Risk, Dual Control mechanism has been implemented in the system where applicable. The concept of Maker and Checker has been implemented and provisioned with the belief/assumptions that each and every transaction are well reviewed/assessed and found to be in order by the concerned Maker and Checker Staffs prior to executing/posting the transactions. However, only dual control mechanism implemented in the system cannot mitigate/minimize Risks arising from human error/negligence while making and verifying the entries in the system.

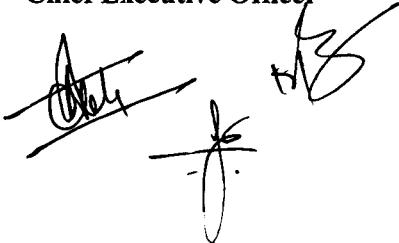
Due to negligence on the part of Maker/Checker during transaction verification, Bank is being exposed to undesirable level of Operational Risk and Reputational Risk as well. In recent time, several instances have been observed where Dual Control mechanism have been compromised as users (Maker & Checker) have authorized the transactions without proper verification/review. This is to reiterate that it is the full duty and responsibility of concerned Maker and Checker to execute the transactions (both financial and non-financial) only after the proper verification/review. Concerned staffs shall be held responsible for any such negligence/not adhering to the provisions set by the Bank and may lead to Disciplinary Actions and the Bank is also planning to maintain the records of such disciplinary actions of "Operational Negligence" in a separate portal.

Operation Risk has been emerging as major Risks in the Bank and in our Nepalese Banking system as well due to the nature of transactions, mode of transactions, availability of different digital channels etc. and we also need to be prepared to manage the risks accordingly and contribution of each and every staffs on managing the Risk is equally important. The role of BM/OI/HODs on managing Operation Risk is very important and all BMs/OIs/HODs are further instructed to supervise/oversee their Operation Areas and their staffs effectively and maintain high level of Risk Culture at their respective branches/departments.

Please be guided accordingly.



Ratna Raj Bajracharya
Chief Executive Officer





COUNTRY CIRCULAR NO. : 79/2078-79

Origin Ref. : IRMD/006/2078-79

Date : 19th May 2022

Subject : Site Visits Related

Business site visit and Fixed Assets Collateral (FAC) site visit are integral part of credit review/assessment and credit monitoring/post disbursement process. Branches, province office, credit officers, risk officers, internal audit etc. are required to make such visits based on internal guidelines of the Bank and as and when required. In regards to this, branches/business and all concerned are instructed to comply on below regarding Official visits of borrower's business and FAC:

1. Site visit of FAC/business located at 'Off location/Long distance' from the loan initiating branch to be requested to nearby branches or respective Province Office (preferred). If such FAC/business to be visited by loan initiating branch solely or with nearby branch/province office, minimum approval from respective Segment Chief/Head shall be required citing valid reasons. (*Reinforced from Country Circular No.:41/2078/79, S. No. 4).*
2. Site visits involve time, costs like food expenses, travel expenses, accommodations etc. Such visits on the cost of borrower/potential borrower is to be discouraged considering reputational risk and other factors involved. If such visits are to be conducted on borrower's/potential borrower's cost (for transportation and/or accommodation and/or fooding), such visits to be done only after the approval from DCEO and above with valid justifications and obtaining client's indemnity not to hold bank responsible for non-approval of loan. This provision is not applicable to short distance travel - within branch's periphery/location and for Consortium Loan where such arrangements is done especially by Lead Bank in close coordination with the borrower.
3. Credit proposals initiated by the branches/business are subject to approval from competent authority and Branches/Business are instructed to communicate with the borrowers accordingly and not to assure any kind of assurance for approval of loan/credit facility before they are approved as it involves a credit approval process laid down by the Bank. However, during credit solicitation/assessment process depending upon the size of loan, provided security, risks involved in each proposals; RMs/BMs are highly encouraged to maintain a close coordination with Province Offices, Credit reviewers, Segment Managers/Heads, Credit Risk Officers etc. so that the Credit approval process go smoothly, reduce turnaround time, minimize risk factors involved etc. and that will help the Bank to maintain a healthy risk asset portfolio.

For strict compliance.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya
Chief Executive Officer

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COUNTRY CIRCULAR NO.: 068/2078-79

Original Ref. : IRMD/005/2078-79

Date : March 25, 2022

Subject : Cross Branch Account Balance Inquiry

In line with **Country Circular No. 051/2078-79** issued on 1st February, 2022, customers' information like account number, available balance and other related information are not to be shared/disclosed with any unauthorized person. Henceforth, in accordance to the country circular, branches shall be restricted to view cross branch account balance in CBS (Finacle) in order to maintain confidentiality of the customers'/account information as well as prevent their misuse.

Maintaining confidentiality of customers' vital information such as account balance is the Bank's primary responsibility. In recent time, breaching of Customers' confidential information is increasing day by day across the Banking Industry which has exposed the BFIs to undesirable level of Operational as well as Reputational Risks. Therefore, in order to safeguard the Bank from operational/reputational risks by ensuring confidentiality of the customer and preventing misuse of their personal/private information, branches shall be restricted to view account balance of any other branches in CBS (Finacle), except for their own branch customers, implementation of which has already been initiated by the Bank.

In case, cross branch account holder/customer have inquired account balance in any other branch, such branch should request customer to fill **Balance Inquiry Requisition Form** (attached with memo) and forward scan copy of same to account maintaining branch through email/digitized platform. After receiving email with attached form, account maintaining branch should verify account signature with CBS and reply via email/digitized platform mentioning latest account balance maintained in that account.

Once again, all branch staffs are strictly advised not to disclose customers' information to any other unrelated parties and strictly comply with the above mentioned mechanism wherever required.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".



COUNTRY CIRCULAR NO. : 041/2078-79

Original Ref. : IRMD/004/2078-79

Date : January 16, 2022

Subject : FAC Valuation/Inspection Related

The Bank accepts land and building (FAC) as primary /secondary collateral security as per Chapter 10 of Credit Policy and Chapter 6, Clause 6.2.1 of Credit Guidelines which also requires conduction of valuation of proposed FAC from our listed valuator. Valuation report from valuator helps us to better understand the inherent risk associated with the FAC and to ascertain correct value, location, collateral ownership details and other factors. However, that does not mean that we accept the valuation report as it is and cross verification is a must from Bank's part as well. In regards to this, branches/business units and all other concerned are instructed to comply on below regarding valuation and site visit of FAC.

1. Assignment of valuator should be independently done through valuator assignment system; manual assignment to be avoided as far as possible. Manual assignment if any also need to be endorsed by CAD prior to conduction of valuation. This is important considering the fact that valuators have eligibility criteria based on location of FAC and loan amount threshold. Detail of valuator assignment downloaded from Share Point to be uploaded in Workflow at the time of approval in case any new FAC is proposed.
2. Valuation report (including preliminary valuation report) once received need to be reviewed by concerned RM/BM and should satisfy themselves regarding the valuation amount (especially considered market rate) to ensure that appropriate valuation has been carried out by valuator with respect to current market rates. Cross verification with other valiators, local people and reference from other valuation report of same/similar location if available to be taken.
3. Besides valuation amount, RM/BM to thoroughly check correctness/inclusion of other details in the report like plot number, ownership, location, area, four boundaries, access road, set back information etc.
4. Site visit of FAC located at 'Off location/Long distance' from the loan initiating branch to be requested to nearby branches or respective Province Office (preferred). If such FAC to be visited by loan initiating branch solely or with nearby branches/province offices; approval from respective Segment Chief/Head shall be required with valid reasons. Valuator from the same area (valuator of that locality) with eligibility as per our valuation guidelines to be ensured while conducting valuation.
5. Market rate considered by visiting branch in site visit report and as considered by valuator need to be reviewed by loan initiating branch in order to assess the actual value of the FAC.
6. Newly purchased or yet to be purchased FAC as collateral is to be discouraged for business loan proposals except for project based lending, purchase of property in the name of the business unit for well justified business purpose, specific nature of loan products like Home Loan, Real Estate Loan etc. Moreover, transfer price of such property need to be reviewed in conjunction with considered market rate for valuation which shall also give fair indication on acceptance of valuation.

For strict compliance/guidance.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 039/2078-79

Original Ref. : IRMD/003/2078-79

Date : January 13, 2022

Subject : Password Related

It is needless to mention about the importance of 'Password' that is being used in Workstation (computer), Core Banking System (CBS) i.e. Finacle, HRIS (Human Resource Information System) and other applications used by the Bank. Password provides the 'First Line of Defense' against unauthorized access to any System. It is the duty of respective staffs to maintain confidentiality of Password.

This is to reiterate that 'Password Sharing' is a serious offence and Zero Tolerance from Operational Risk perspective. The concerned staff will be held liable for any incident occurred due to 'Password Sharing' of any System although that user might not have performed the particular activities/transactions. Besides, disciplinary actions will be taken against those staffs who are found involved in Password Sharing.

In addition to above, all staffs should maintain strong passwords as guided by our Information Security Policy. Strong Password is one that is more secure by virtue of being difficult for a machine or a human to guess. Further, staffs are instructed not to write their Password on common and visible places/documents such as sticky notes placed in work station, common file created in computer and so on.

All staffs are strictly advised not to 'Share Password' and also to maintain Strong Password.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



Global IME Bank

ग्लोबल आइएमई बैंक लि.

सर्वेक्षा लागि बैंक

COUNTRY CIRCULAR NO.: 037/2078-79

Original Ref. : IRMD/002/2078-79

Date : December 17, 2021

Subject : Handling Customer's Documents

We are all aware that, as a part of managing operational risk, it is our primary responsibility to protect key customer information that are commonly stored by bank, be that employee records, customer name, account number, contact details, transactions or data collection, need to be protected and kept highly confidential.

During the course of transactions and account opening; the customer bring their several original documents like Citizenship, Driving License, Voter ID, PAN, Rubber Stamp/Seal of the Company etc. to the Bank and may provide to the Bank staff for original verification and for photo copy. Such original documents (Citizenship, Driving License, Voter ID, PAN, Rubber Stamp/Seal of the Company etc.) are to be returned to the respective customer immediately as soon as the Banking transaction/account opening is completed. If the customer leaves the Bank leaving such documents at Bank premises; the concerned branch to immediately call the customer and return such documents immediately with the record of handover.

As mentioned above; you all are instructed ~~to~~ not to keep any Original Documents and other unrelated belongings of the customer that exposes the Bank to Unwanted Risk. Any non-compliance shall lead to disciplinary action.

Please be guided accordingly.

Ratna Raj Bajracharya
Chief Executive Officer


Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 028/2078-79

Origin Ref. : IRMD/001/2078-79

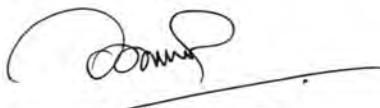
Date : 23rd November 2021

Subject : FAC related-Reinforcement

The bank accepts land and building (FAC) as primary /secondary collateral security as per Chapter 10 of Credit Policy and Chapter 6, Clause 6.2.1 of Credit Guidelines. In order to minimize inherent risk associated with the FAC and to ascertain correct value, location, collateral ownership details and other factors; following existing provisions/ procedures/best practices has been reinforced:

1. Bank staff is to be deputed to obtain documents of property (to be mortgaged) e.g. Trace map, Field Book etc. from concern governmental office/Survey Office and such documents should be addressed in the name of the Bank. Branches should not accept/verify FAC based on such documents obtained by clients for personal purpose. Further, latest documents (trace map, charkilla etc.) to be obtained and avoid verification based on old documents.
2. Assignment of valuator should be independently done through valuator assignment system; manual assignment to be avoided as far as possible.
3. All properties to be mortgaged to the bank must be valued by the enlisted valiators of the bank excluding loan limit of Rs. 0.5 Million for GKK (Refer Product Paper on RRP- General Guidelines Point 5). A site visit of the proposed collateral needs to be conducted by the bank officials (RM/BM) prior to the valuation of properties to assess whether the collateral offered is within the acceptable minimum criteria of the bank and to assess prevailing market rate of FAC. If possible, bank officials to make the site visit along with the valuator so as to have clear reading of trace map and proper identification of proposed FAC. Further, FAC site visit by BM is preferred in addition to at least one other credit staff.
4. Support level staff are not eligible as bank representative for carrying out FAC mortgage. Further, bank representative should not solely rely on third party personnel for carrying out mortgage and should witness or be involved in each and every process of FAC mortgage in Land Revenue Department (Malpot Office).
5. Carry out the site visit of mortgaged FAC on periodic basis (at least once a year is preferred) or as per product paper/approval so as to know that the value/quality of collateral property has not deteriorated as compared to initial valuation.
6. As per Chapter 7, Clause 7.2, para 4 of Credit Guidelines, verification with the Land Revenue Department (Malpot) regarding mortgage of the collateral needs to be carried out at least every three years (sample enclosed). Branch to comply on same.

For strict compliance.



Ratna Raj Bajracharya
Chief Executive Officer





COUNTRY CIRCULAR NO. : 112 /2077-78

Origin Ref. : IRMD/013/2077-78

Date : March 4, 2021

Subject : Credit Processing Check List

A complete set of documents not only help for proper analysis / review of credit proposal but also expedite the approval process and reduce turnaround time for the implementation of approved proposals.

However, it has been noticed that due to unavailability of some documents, approval process and implementation of the approved proposals has been delayed.

Considering the same, Credit Processing Checklists of Standard Set of Documents has been developed. The enclosed Checklist (Segment wise) will serve as the guiding documents for standard documents while processing credit proposals and help BMs/ RMs to ensure that approval and implementation process is not delayed due to required documents.

Further, enclosed Standard Covenants will serve as the Standard Conditions/Clause of the approved credit facility although not mentioned in the approval chain and CAD will further process the loan by incorporating these Standard Covenants/Clauses as applicable unless specifically approved otherwise. Hence, the reviewers do not have to repeat such Standard Covenants/Clauses in their supporting/approving remarks.

Credit Workflow System has been slightly modified in order to separate the remarks and covenants of respective credit cases which will help CAD/reviewer/approver to understand the terms and conditions of the Credit Proposal.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 105/2077-78

Origin Ref. : IRMD/012/2077-78

Date : 11th February 2021

Subject : Credit Policy and Credit Guidelines

Credit Policy Guidelines (CPG) 2017 is in place which has defined bank's credit policy and define the regulations, procedures and authorities necessary to approve and monitor credit exposures.

Existing CPG 2017 has now been amended and segregated into two separate documents as under:

1. **Credit Policy (CP) 2021:** This document is the principal policy statement of the Bank relating to lending philosophy, culture, criteria, authority/control, modus operandi and all other issues to bring the uniformity in lending activities ensuring the best lending practices.
2. **Credit Guidelines (CG) 2021:** Credit Guideline states the procedures and define authorities during pre-approval, approving process, implementation/disbursement and post sanction/monitoring phases.

The Board Meeting # 370 held on 2077-09-26 has approved above mentioned documents. This country circular has been circulated for all concerned for the strict compliance of above mentioned documents effective from February 14, 2021 (Falgun 02, 2077).

CP and CG have been uploaded in *Global Naulo Chautari* under the folder *Policies and Manuals-Credit*.

Please be guided accordingly.


Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. :099/2077-78

Origin Ref. : IRMD/011/2077/78

Date : 27th January 2021

Subject : Change in Credit Work Flow

With reference to Country Circular No.: 071/2077-78; credit file work flow for all requests under Mid Corporate (MCO) shall be as follows henceforth:

Flow Example:

Branches → Credit Reviewer/Segment Manager → CCU → Segment Head → CBO or above (approving authority)

Also, note that credit file work flow of Retail and SME shall be same as cited in Country Circular No.: 071/77-78

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". It is written in a cursive style with a long horizontal line extending from the end of the signature.

Ratna Raj Bajracharya
Chief Executive Officer

Two handwritten signatures in black ink. The first signature on the left appears to read "Chhetri" and the second signature on the right appears to read "Jyoti". Both signatures are in a cursive style with horizontal lines underneath them.



COUNTRY CIRCULAR NO. : 097/2077-78

Origin Ref. : IRMD/010/2077-78

Date : 20th January 2021

Subject : FAC Coverage Analysis

Credit Policy Guidelines (CPG) has provisioned/described about the standard security requirement (FAC) for different facilities. Branches/business units are expected to propose facilities with adequate FAC coverage as guided by CPG and also expected to strengthen the FAC coverage.

FAC coverage has been thoroughly assessed during the loan appraisal process and Bank also has been working on less coverage than required in CPG based on the borrower's background, repayment history, quality of primary security etc. The FAC coverage approved in regular credit proposal is to be taken as the FAC coverage approved for that limit only. It has also been noticed/observed that while proposing facilities on case to case basis/EOL basis or during enhancements - comparison on collateral coverage is being done on the coverage approved with 'Deviations' instead of 'Standard Security Coverage' (FAC) as required by CPG. Many a times, CPs are seen reducing the collateral coverage ratio and residual value being explained as Surplus collateral. Such practices are to be avoided and is not in the true spirit of CPG. Any shortfalls in FAC as required by CPG has to be fully justified separately with the availability of primary security. Hence; while proposing any credit requests on case to case basis/EOL basis or during enhancements you all are advised to compare/analyze the FAC Coverage requirement as guided by CPG.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 093/2077-78

Origin Ref. : Recon/003/2077-78

Date : 8th January, 2021

Subject : Amendment on NOSTRO Reconciliation Manual

The NOSTRO Reconciliation Manual 2019 has been amended in line with Bank's Policy for periodical review.

Amended portion of NOSTRO Reconciliation Manual 2019 has been circulated herewith for implementation, which shall supersede the existing portion of the Manual with immediate effect.

The Manual has been uploaded in Global Naulo Chautari under Policies and Manual - Reconciliation.

Hence, all staffs are hereby instructed to ensure strict compliance accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 084/2077-78

Origin Ref. : IRMD/010/2077-78

Date : 18th December, 2020

Subject : Information Technology/Security/BCP-DRP Policy

The Information Technology Policy, Information Security Policy, Information Technology Business Continuity and Disaster Recovery Plan has been approved by the 361th Board Meeting dated 04 Ashwin 2077, and the same has been uploaded in Global Chautari for your reference.

This country circular has been circulated for all concerned for the strict compliance of the policies with immediate effect.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 077/2077-78

Origin Ref. : IRMD/008/2077-78

Date : 29th November 2020

Subject : Credit Related Reporting Formats for Province

As per Country Circular No. 058/2077-78 regarding Provincial Office-Functions, Responsibilities and Operating Modality, province office/province head are required to submit various credit related reports to corporate office as per 2.2 of the Modality document in case of fresh/enhancement proposals.

Formats as mentioned below to be used by the Province Office for respective reporting:

1. CG Form No. CP 5.3.3 Provincial Review Report for files above Rs. 50 Mio
2. CG Form No. CP 5.3.4 Provincial Inspection Report for files above Rs. 10 Mio and up to Rs. 50 Mio

All aforementioned formats have been uploaded in Global Naulo Chautari under '*New Formats – July 2020*' folder of *Global Naulo Chautari* under "*Policies and Manuals – Credit*" section.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 076/2077-78

Origin Ref. : IRMD/007/2077/78

Date : 27th November 2020

Subject : New Credit Proposal Formats

In addition to Country Circular No. 161/2076-77 regarding new Credit Proposal formats and other credit related formats, following new CP format has been added for the replacement of existing formats: 'CG Form No. CP 2.4 Credit Proposal Form-Business Loans (Non Agri) up to NPR 10 Million' for immediate use considering suggestions from branches and for uniformity in proposals.

- 1) CG Form No. CP 2.3 Memorandum of Credit Proposal of SME Client up to NPR 10 Million

The new format shall be used for all business loan proposals under SME segment up to individual file threshold of Rs. 10 Million. Further branches are advised to use CG form No. CP 3.1 in case of Auto/HP loan requests only on a/c of business entities.

All aforementioned format has been uploaded in '*New Formats – July 2020*' folder of *Global Naulo Chautari* under "*Policies and Manuals – Credit*" section.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 65/2077-78

Origin Ref. : IRMD/005/2077-78

Date : 10th November, 2020

Subject : Deferral Management

In general, Bank discourages deferral of security documentations before implementation/disbursement of credit hence security documents or other documents deferral need to be avoided to the possible extent in each credit proposal. However, with due justification and business requirement, we may need to provide deferral on some documents in genuine cases.

For uniformity and proper management of deferrals, following points to be complied/noted:

1. Currently it has been observed that deferral requests are entertained based on requests from both mail and Credit Workflow System (CWS). However, with immediate effect all deferral requests to be processed via CWS only.
2. Any deferral raised via credit proposal/memo also need to be compulsorily recorded/entered in 'Deferral Management System' (DMS) within the CWS for due approval. Credit Administration Department (CAD) and Loan Disbursement Unit (LDU) to consider deferral approvals approved via Deferral Management System only for implementation/disbursement.
3. The primary responsibility of obtaining deferred documents rests on concern RM/BM whereas, business units also to monitor the deferral approvals so that deferred documents are obtained within the deferral approved time. Digital Banking Department to provide an option to send the mail notification at least 5 days prior to expiry and on the day of deferral expiry and daily after the expiry to Segment Heads involved in that particular approval until the deferral approval is marked completed. Segment Heads to escalate the non – completion of deferrals to their respective supervisors so that necessary strategy/actions can be taken.
4. Under Deferral Management System, Branch/business units are instructed to change the action of any deferral approval to 'Mark Complete' (maker) once the documents are obtained and branch to upload the documents obtained in respective WorkFlow ID (WFID) and necessary notification to be sent to CAD through CWS or any digital platform. CAD to verify the same and 'Mark Complete' (checker) in Deferral Management System after ensuring that it is in order or as per approval. Further, where the documents are not obtained within the deferral approved period, branch to raise the deferral extension approval from the same WFID record through Deferral Management System under CWS.
5. Currently, CWS is flooded with incorrect deferral records and/or expired records which may not have been 'Mark Complete'. Branch/business units to delete unnecessary

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records and where documents have been obtained to change the action as 'Mark Complete' so that the correct record is available for review.

Please be guided accordingly.



Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 062/2077-78

Origin Ref : IRMD/004/2077-78

Date : 4th November 2020

Subject : Credit Risk Assessment Process & Working Modality

This Credit Risk Assessment Process & Working Modality has been issued with the objective of strengthening the credit risk management process both at the pre-disbursal and post disbursal process and to further streamline the working modality. With the introduction of this concept paper, the Risk Department/Credit Control Unit will be further involved in monitoring, inspection of credit facilities apart from the pre-approval process.

The revised process and working modality has expected to actively involve all the credit participants including Risk Officers in identifying, assessing and mitigating the risk identified thereby strengthening the Risk Pillar.

The enclosed concept paper is self-explanatory and you all are instructed to follow the process with effect from 5th November, 2020.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 040/2077-78

Origin Ref. : IRMD/003/2077-78

Date : 16th August 2020

Subject : New Credit Proposal Formats

In addition to Country Circular No. 161/2076-77 regarding new Credit Proposal formats and other credit related formats, following new CP formats has been added for immediate use.

- a) CG Form No. CP 2.5 Credit Proposal of GSBL: to be used for Global Small Business Loan (GSBL) up to Rs. 1.50 Mio as per product paper
- b) CG Form No. CP 3.3 Credit Proposal of Professional Loan: to be used for GIBL Professional Loan as per product paper
- c) CG Form No. CP 3.4 Credit Proposal for GKK up to Rs. 1.50 Mio: to be used for individual agricultural loans up to Rs. 1.50 Mio

All aforementioned formats has been uploaded in 'New Formats – July 2020' folder of *Global Chautari* under "Policies and Manuals – Credit" section.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".

Mahesh Sharma Dhakal
Acting Chief Executive Officer

Two handwritten signatures in black ink, likely from witnesses or approvers, placed below the CEO's signature.



COUNTRY CIRCULAR NO. : 034/2077-78

Origin Ref. : IRMD/002/2077-78

Date : 13th August 2020

Subject : Operation Risk Management Policy and Market Risk Management Policy

For the effective management and supervision of operational risk and for proper monitoring and measuring of risk originating from day to day operations of the Bank, there need to be a clear policy that outlines a set of principles that need to be followed by the Bank. Considering the same, Bank has formulated Operational Risk Management Policy, 2020 (ORMP) which has been approved by Board Meeting No. 358 dated 2077-04-28 B.S.

Similarly, for the effective management of market risks such as interest rate risk, foreign exchange rate risk, commodity price risk, equity price risk, there need to be a clear policy that ensures the implementation of an effective market risk management framework. Considering the same, Bank has formulated Market Risk Management Policy, 2020 (MRMP) which has been approved by Board Meeting No. 358 dated 2077-04-28 B.S.

ORMP has been uploaded in *Global Naulo Chautari* under the folder *Policies and Manuals- Operation Risk*.

MRMP has been uploaded in *Global Naulo Chautari* under the folder *Policies and Manuals- Market Risk*.

Please be guided accordingly.

(Original Signed)

Mahesh Sharma Dhakal
Acting Chief Executive Officer



COUNTRY CIRCULAR NO. : 161/2076-77

Origin Ref. : IRMD/010/2076/77

Date : 5th July 2020

Subject : Credit Related New Formats

Pertaining to credit working modality prescribed by country circular no. 029/076-77, the bank has been using credit related formats of both GIBL and then JBNL as per the comfort of respective Branch/BM. However, now it has been felt necessary to use single formats across all branches/units to maintain uniformity. Hence, following revised formats relating to credit are to be used effective from 16th July 2020 (Shrawan 01, 2077).

- a) CG Form No. CP 1.1 Memorandum of Credit Proposal for Corporate-Mid Corporate Client
- b) CG Form No. CP 2.1 Memorandum of Credit Proposal for SME Client above NPR 10 Million
- c) CG Form No. CP 2.2 Memorandum of Credit Proposal for Renewal-Reduction of SME Client above NPR 10 Million
- d) CG Form No. CP 2.3 Credit Proposal Form-Agricultural Loans up to NPR 10 Million
- e) CG Form No. CP 2.4 Credit Proposal Form-Business Loans (non agri) up to NPR 10 Million
- f) CG Form No. CP 3.1 Memorandum of Credit Proposal for Retail Loan
- g) CG Form No. CP 3.2 Memorandum of Credit Proposal for Renewal of Retail Loan
- h) CG Form No. CP 4.1 Memorandum of Credit Proposal for Deprived Wholesale Lending
- i) CG Form No. CP 5.1 Credit Checklists-Sectoral Sheet- ESDD Checklist
- j) CG Form No. CP 5.2.1 Financial Spreadsheet
- k) CG Form No. CP 5.2.2 RORC-Retail
- l) CG Form No. CP 5.2.3 BRR Corporate Final
- m) CG Form No. CP 5.2.4 BRR Retail Final
- n) CG Form No. CP 5.2.5 Cash Flow Analysis Sheet for HP loan
- o) CG Form No. CP 5.3.1 Business site visit and NTA inspection report
- p) CG Form No. CP 5.3.2 FAC Site Visit Format
- q) CG Form No. CP 6.1.1 Approval Sheet
- r) CG Form No. CP 6.1.2 Memorandum
- s) CG Form No. CP 7.1 Group Formation Memorandum
- t) CG Form No. CP 8.1 Stock Statement Format

All aforementioned formats along with guidelines relating to use of revised formats as well can be found in 'New Formats – July 2020' folder of Global Chautari under "Policies and Manuals – Credit" section.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Parshuram Kunwar Chhetri".

Parshuram Kunwar Chhetri
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Parshuram Kunwar Chhetri".



COUNTRY CIRCULAR NO. : 154/2076-77

Origin Ref. : IRMD/009/2076/77

Date : 23rd June 2020

Subject : Environment and Social Risk Management (ESRM) Module

As per Country Circular No.: 17/2076/77 dated December 03, 2019 we had communicated ESRM Policy/Guidelines and a checklist, CPG Form No. 13 (ESRM Checklist) in Excel format for proper recording related to Environment and Social Risk Management. There are two checklists in different sheets of the file namely 'ESRM Checklist' (first sheet) and 'ESDD Checklist' (second sheet).

For proper recording and reporting, we have now developed a separate module for ESRM in our CBS. This module shall replace the existing ESRM Checklist (first sheet). However, ESDD Checklist (2nd sheet) will continue in the existing excel sheet.

Process note of the module has been attached herewith for your reference. However, branches to also refer ESRM Guidelines for any confusion in entries. All the business loans (new/renewal/enhancement/case to case) need to be entered into this module by the branch prior to forwarding each proposal for further approval process from June 24, 2020. Please generate a copy of such entry from MIS report (ESRM Report) and attach with each proposal. All the Credit Officers should also check for such entry while reviewing credit proposal and ensure correctness of the entry.

Further, branches are instructed to enter the details of all outstanding business loan files approved from December 03, 2019 (if possible for all outstanding business loan files) as well in this module by the end of Shrawan 2077; respective branch managers to ensure on same.

For strict compliance.

A handwritten signature in black ink, appearing to read 'Parshuram Kunwar Chhetri'.

Parshuram Kunwar Chhetri
Chief Executive Officer

A handwritten signature in black ink, appearing to read 'Narayan Karki'.

COUNTRY CIRCULAR NO. : 144/2076-77

Origin Ref. : IRMD/18/2076-77

Date : 4th June 2020

Subject : Precaution against Phishing attack

The forced behavioral changes in our work lives due to the ongoing COVID 19 pandemic has pushed us all to be more reliant on emails for communication, creating perfect conditions for email fraud. Cyber criminals are taking advantages of the pandemic by using widespread awareness of the subject to trick the users into revealing their personal information or clicking on malicious links or attachments.

Considering the current scenario, we have conducted Phishing Campaign during the period of lockdown. The campaign was targeted to the staff who had access to email outside the Bank's network. The campaign began on 16th April 2020 and ended on 5th May 2020. During the Phishing campaign, emails were sent to 599 employees of bank, out of which 202 were compromised by clicking in the mail leading to vulnerability. It is important to note that, 90% of cyber-attacks begin with a single employee falling for a real phishing attacks. Knowing that fallen for a simulated phishing attack is not sufficient. Staff need to understand they were tricked in order not to make the same mistake again.

All staff need to be well aware about the phishing emails. Any negligence can lead to serious damage to organization be it reputation wise or financial loss. Hence, it is requested to all the employees to stick by the following recommendations:

How to recognize Phishing

- Looks identical/similar to message from a reputable organization
- Sounds urgent or tries to infuse fear or panic
- Claims to enclose important information
- Asks you to download or click on attachment or links

How to Protect Against Phishing attacks

- Take time to reflect on a request for your personal information and whether the request is appropriate.
(Do not open unsolicited email from people unfamiliar to you or click on suspicious attachments, which you did not expect).
- Never supply any personal or financial information and passwords to anyone via email.
- Avoid emails that insist you act now
(Phishing emails often try to create a sense of urgency or demand immediate action).
- Check the email address
(Check the sender's name, email address and whether the email domain matches the organization that the sender claims to be from. If not, it is probably a phishing attempt).
- Check the link before you click
(See your emails in plain text to check for the hyperlinked address to see the real hyperlink. If it is not the same as what appears in the email, it is probably a phishing attempt).
- Keep an eye out for spelling and grammatical mistakes.
(If an email includes spelling, punctuation and/or grammar errors, it could be a phishing email).
- Visit websites by typing the domain name yourself.
(Most businesses use encryption and Secure Socket Layer (SSL) / Transport Layer Security (TLS). If you receive a certificate error while browsing, consider it as a warning sign that something is not right with the website).



What to do, if Phished

- If you have clicked on a link or opened an attachment that downloaded harmful software, run an antivirus scan
- If you entered login credentials to access information, change them immediately.
- If you have provided bank details, contact bank for the additional safety measures, if required.

Take actions

- Report to IT Department/Information Security Unit by forwarding it as an attachment.
- Delete it.
- Notify the organization being spoofed in order to prevent other people from being victimized.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer





COUNTRY CIRCULAR NO. : 044/2076-77

Origin Ref. : IRMD/004/2076/77

Date : 6th January 2020

Subject : Common Borrowers Consolidation and Group Formation

Post-merger of Global IME Bank Ltd. (GIBL) and then Janata Bank Nepal Ltd. (JBNL), it is possible that common borrowers or group borrowers may have been availing various credit facilities from two or more branches. Hence, during any kind of review of any credit related file (**new, renewal, enhancement, partial/full FAC/Security release etc.**) branch to act as below:

1. Obtain Multiple Banking Detail from borrower and all guarantors/related persons.
2. Check our CBS/MIS and consult with other branches for such possible exposures (possibility is high within branches at close proximity).
3. Common borrowers need to be clubbed into single Customer ID. Branches to co-ordinate within themselves and annual review to be conducted from single branch, preferably from the nearest branch or in case of any confusion, written customer consent or consent from respective Segment Chief/Head to be obtained.
4. Also, there may be group borrowers transacting with two different branches. For example: ABC Pvt. Ltd. may be transacting with Narayangarh Branch whereas promoter of ABC Pvt. Ltd. or his/her family member may be transacting with Narayangarh II Branch. All such group exposures if found, need to be grouped into single group in CBS/MIS.

Please be guided accordingly for strict compliance.

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".

Mahesh Sharma Dhakal
Officiating Chief Executive Officer

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".



CORPORATE OFFICE
Country Circular # 14/076/77

To:	BMs, M-CBH, M-IPF, Managers-SME/Retail	Date: November 14, 2019
From:	Acting Chief Executive Officer	CC: CE Management Team, CAD, CTF, IAD, Business Units, Compliance
Subject:	Inland Revenue Department's Financial Statement Information Sharing System	Department, Integrated Risk Department
Ref:		

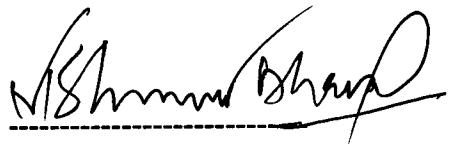
According to NRB notice dated Bhadra 20, 2076 bearing reference no. Bai. Bi. Ni. Bi./ Niti/ Suchana/ 04/ 076 /77 and subsequent NRB Directive 2, 31 regarding implementation of "Financial Statement Information Sharing System" of Inland Revenue Department (IRD), following steps to be followed which shall be applicable for all business loan requests (new/enhancement and renewal of facility):

1. The Bank has already obtained Administrative User from IRD for creating new operating user IDs. Administrative User will create different Operating Users of Integrated Tax System (ITS) for designated staffs at Credit Administration Department (CAD).
2. RM/BM should request Financial Statement Information through mail to CAD along with the "**Permanent Account Number (PAN)**" of the client and 'or' "**Submission Number**" (to be obtained from client) generated from ITS. *Please note that the client needs to submit financial information at IRD to generate such "Submission Number".*
3. CAD shall generate the Financial Statement Information from ITS portal of IRD via "**Submission Number**", "**PAN**" or "**From Date and To Date**" and the generated Financial Statement Information shall be reverted back to respective RM/BM through mail. Request received from branches within cut off time of 4:00 PM (1:30 PM on Fridays) to be processed on same day.
4. RM/BM should duly compare the financial statement submitted by the client and the financial statement information generated from IRD. After comparison, RM/BM can process the loan request if information matches with submitted financials. If there is deviation, RM/BM to consult with respective line managers/business head for rejection/acceptance of loan request. If loan request is to be rejected, branch shall inform the same to CAD who shall then reject the online application.

Two handwritten signatures are present here, likely belonging to the officials mentioned in the circular.

5. Financials statement information generated from IRD portal to be compulsorily be attached with each proposal.
6. After the approval of the loan, the CAD shall enter the field “Approved Loan Amount” along with “Loan Approved Date” in YYYY-MM-DD format in ITS.
7. Regarding the consortium loan, CAD shall enter “Consortium” in field Loan Type and has to input name of short code of participating bank member in ITS. *For e.g. Laxmi Bank Ltd (LBL), Siddhartha Bank Ltd. (SBL), Himalayan Bank Ltd, (HBL) and so on.*
8. Lastly, CAD team shall click on “Verify” menu in ITS and print the verified application for our record.

For above processes to be worked in IRD portal, ‘Operating Users’ and branches to refer user manual for Bank and Financial User under Integrated Tax System circulated by IRD and as attached with NRB notice dated Bhadra 20, 2076 bearing reference no. Bai. Bi. Ni. Bi./ Niti/ Suchana/ 04/ 076 /77.



Mahesh Sharma Dhakal





CORPORATE OFFICE
Country Circular # ...11.1.7.6.1.7.7

To:	All Staffs	Date: November 01, 2019
From:	Acting Chief Executive Officer	
Subject:	Incident Response Plan and Procedure	

The Incident Response Plan and Procedure has been developed in line with recent addition on Directive No. 3/073 clause 8, issued by Payment System Department of NRB. The clause requires bank to form an Incident Response Team for responding to information security incident of the bank. The responsibility of members, characterization of incidents, and reporting requirements is defined in Incident Response Plan and Procedure.

Incident Response Plan and Procedure along with Team Members as per Appendix 1 of Incident Response Plan and Procedure has been circulated herewith for implementation with immediate effect.

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".

Mahesh Sharma Dhakal

A handwritten signature in black ink, appearing to read "Mahesh".



Corporate Office
Country Circular #09/2076/77

To:	All Staff	Date: September 29, 2019
From:	Acting Chief Executive Officer	
Subject:	Operations Manual on NOSTRO Reconciliation	

The Operations Manual on NOSTRO Reconciliation 2019 has been revised in line with Banks' Policy for periodical review.

Revised Operations Manual on NOSTRO Reconciliation 2019 has been circulated herewith for implementation, which shall supersede the existing Operations Manual on NOSTRO Reconciliation 2018 with immediate effect.

Hence all staffs are hereby instructed to ensure strict compliance to the newly circulated manual.



Mahesh Sharma Dhakal
Acting Chief Executive Officer





**Country Circular
#008/76-77**

To:	Branch Managers/Managers-Corporate/MCO/SME/Retail	Date: September 22, 2019
From:	Chief Executive Officer	CC: Management Team, CAD, CTF, LDU, IAD, Business Units, Compliance Department, Integrated Risk Department
Subject:	Credit Management - Reinforcement	
Ref:	10 - 076/077	

Periodic review of credit exposure is of utmost importance to check and maintain the quality of risk assets. Approved terms are to be complied with at all times until the exposure is fully settled. Various circulars and instructions have been issued time and again for timely review of credit exposure.

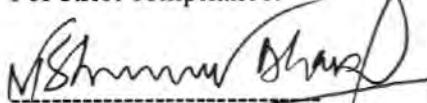
It has been felt necessary to instruct/remind and reinforce branches/business to take care of the following activities for maintaining the quality of risk assets including proper book keeping.

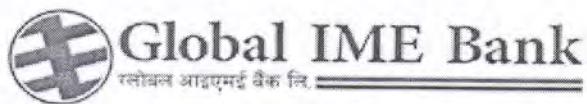
1. Obtain details of stock / ageing wise debtor's statement and monitor the business on periodic basis as per provision of NRB directive #2, CPG, product paper and as per approved terms and conditions. Obtain system generated data for the details of account receivables, stocks etc., where possible. Drawing power needs periodic monitoring and to be within approved level at all times. Avoid overall drawing power above 80% on NTA or as per approval whichever is lower as DE ratio above 80% shall attract additional watch list provisioning as per NRB Directive although has given the time frame to bring down within 80:20 (Debt: Equity) by Asadh end 2077.
2. Ensure/verify that value of reported stock is calculated on cost price basis and not on selling price basis.
3. Analyze the financial statement of the borrower properly while preparing CP and while calculating drawing power. Especially provisional financials need proper verification to ensure that no significant deviation is observed while obtaining audited financials of same period and drawing power is always supported by the financial statements.
4. YTD sales need proper verification with VAT filing copy, if applicable.
5. Conduct site visit of business/godown as per the approval. Ensure that site visit of all the godowns/business location is made.

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6. Avoid frequent case to case requests. Case to case requests also need proper verification of financials and latest NTA positions along with review of past performance and account turnover.
7. Repayment of standalone term loans also need proper monitoring. Regular delays in repayment if any need proper assessment of changed income sources/level if any. Further, review of standalone term loan as per bank's policy and as per Country Circular #27/74/75 to be carried out.
8. In case of term nature loans, revised repayment schedule signed by borrower to be obtained at each change in interest rate.
9. Obtain documents for review/renewal 45 days prior to the expiry of limits. Review and renew the facility on time, monitor NPA and watch list account frequently. Interest suspense to be kept at minimum level if not Nil.
10. Report EWS accounts, if any as per the provision of Credit Risk Management Policy.
11. Renew all insurance policies on time to mitigate security risk.
12. Obtain progress of project especially on project financing on periodic basis to ensure that the extended loan is utilized for the intended purpose and is in line with the projection submitted. Further, ensure that extended Bridge Gap Loans (BGLs) are converted to FTL on time.
13. Prepare legal/ security documents with full and correct information and keep all required documents in the custody of the bank.
14. Avoid unnecessary deferral requests. Obtain required documents as per approving terms within the deferral period. Obtain the approval from higher authority if the deferred documents are not obtained within the deferred period.
15. Proper attention especially on area, location, road access, drawing, plot no, market value, government value etc. is to be given while carrying out the site visit of FAC. Carry out the site visit of the FAC on annual basis as per the provision in product paper or as per approval.
16. Form the group of related parties as per provision in NRB directive #3.
17. Ensure that audit/NRB inspection remarks, if any are complied with.

For strict compliance.


Mahesh Sharma Dhakal



CORPORATE OFFICE
Country Circular # 36/74/75

To:	Branch Managers, Managers – CBH/IPF	Date: July 11, 2018
From:	Chief Executive Officer	CC: Management Team, CAD,
Subject:	Borrower Risk Ratings (BRR)	CTF, IAD, Business Units, Compliance Department, Integrated Risk Department
Ref:		

Assessing various risks associated with the borrower and/or existing/proposed credit relationships is one of the major dimensions of any credit assessment process. Borrower Risk Ratings (BRR) are the summary indicators of bank's individual credit exposure. In combination, it will provide useful snapshot of overall quality of bank's credit portfolio.

With various business risks needed to be assessed, to know the complete status of any client/borrower, it has been felt necessary to revise existing BRR Model that we have been using. With this country circular, new BRR Model shall replace the existing one and shall be integral part of Credit Approval Package. Two BRR models/formats, separate for business loans (Corporate/Mid Corporate/SME) and retail/consumer products has been developed. Similarly, the risk related to certain consumer/retail products has been assigned as 'Productwise Risk by Default' (refer guideline for detail).

BRR shall be assigned by concerned Credit Analyst; however, Credit Risk Management Unit or the approving/lending authority may review the rating, if required. The risk grading shall be an important factors for any credit decision. BRR of any borrower shall be reviewed at least once every year or if the account is downgraded as per NRB Loan Classification Guidelines.

Detail guidelines on BRR and the models/formats has been uploaded in Global Chautari under Policies and Manuals-Policies and Manuals, Credit-Credit Document Format-CP Format, Financials.

You all are hereby advised to implement/use the revised BRR model effective from Shrawan 01, 2075 as per provided guidelines. You may refer to Credit Risk Unit - Integrated Risk Department at Corporate office for any assistance, if any needed on the new BRR model.

For your strict compliance.

Janak Sharma Poudyal



CORPORATE OFFICE
Country Circular # 30/074/75

To:	Branch Managers	Date: June 18, 2018
From:	Chief Executive Officer	CC: Management Team, Central Operation, IAD, Compliance Department, Integrated Risk Department
Subject:	Risk Control Assessment Guideline	
Ref:		

Risk Control Assessment Guideline of Branches has been prepared with an objective to review the major risk related activities of Branches. The major key risk indicators associated with the branch have been identified and kept in different headings. The major objective of this assessment is to review the risk functions, collection of data/information for assessment, assessment of risk, risk monitoring & reporting and provide/develop necessary risk mitigating strategies.

The referred Risk Control Assessment Template has been uploaded in Global Chautari for your reference. The guideline for filling/completing the Risk Control Assessment template by branches has also been elaborated in the Risk Control Assessment Template itself. You may refer to Integrated Risk Department at Corporate office if you find any confusions while completing the referred Risk Control Assessment Template.

This country circular has been circulated for all concerned for strict compliance.

Janak Shrestha Poudyal

A handwritten signature in black ink, appearing to read "Janak Shrestha Poudyal".

 **Global IME Bank**
ग्लोबल आईएमई बैंक लि.

COUNTRY CIRCULAR #16/073/74

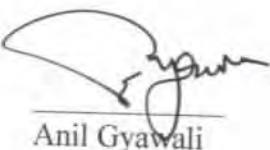
To:	Branch Managers, Business Hub	Date: 7-FEB-17
From:	Chief Executive Officer	CC: Management Team, HOD,
Subject:	Alterations in loan documentations	Internal Audit Department, Central
Ref:	#16/073/74	Trade Finance, CAD, HR Department

Loan documentations is an essential part of loan management as it evidences funds borrowed by a customer and protects the interest of the bank in distress situations as well. Such documents are of immense important to the bank and should be prepared and executed carefully as per the policy of the bank issued from time to time.

Of late, there have been cases where these loan documents have been found to be altered or modified by the branches without authorization from the authorized persons/borrowers. Also, it has been found that the branches are entertaining the copy documents produced by the customers without verifying with the originals.

Making unauthorized modifications/alterations in the security / correspondence documents and accepting unverified copy documents has serious detrimental legal consequences to the bank. The staffs need to be more cautious in this regard so that bank's interest is protected at all times.

Hence, all staffs involved in loan documentations are advised to be more vigilant in preparing and executing loan documentations. Guidelines has been provided by the management from time to time and such guidelines are to be strictly followed and adhered to without any compromise. Failure to act as per the rule of the bank will be considered as negligence by the bank staff. Any negligence exhibited by any staff will be taken severely and the bank management will be forced to take actions as per the personal policy guidelines of the bank.



Anil Gyawali

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Global IME Bank

राष्ट्रीय आषाढ़ बङ्क दिल्ली

COUNTRY CIRCULAR # 48/072/073

To:	Branch Managers, Operation Incharges	Date: June 22, 2016
From:	Chief Executive Officer	CC: Management, Chief
Subject:	Due diligence of Trade/wire transfer customers	Internal Audit, HOD, COD,
Ref:	RMCD-23/072/73	All Staffs

This is in reference to the above mentioned subject matter. Lately frequency of inquiry from correspondent banks on our wire transfer customers has been increasing. The inquiries are mainly on the KYC compliance, business nature, relationship of customer to the beneficiary and transaction consistency. This concerns bank on fulfilling complete due diligence of the customer by all branches before executing any payment orders on behalf of the customers.

Further, obtaining basic relevant documents from customer after the transaction processing has taken place hampers the efficiency of the processing/service and also undermines the element of trust relationship between the bank and the customer.

Hence, it is instructed to fulfill all the required documents of the customer at the time of initiating wire transfer itself and have all the documents recorded in place so that the same can be furnished with ease to the Compliance or concerned departments whenever required. In addition concern staffs of the branch to have good understanding/ knowledge of the customer firm/company/business and ensure that the fund/wire transfer made are in line with the business profile and whether they are consistent or not.

For strict compliance.

.....
Anil Gyawali

Chief Executive Officer






Global IME Bank

ग्लोबल आइएमई बैंक लि.

Country Circular # 19/072/73

To:	All Staff	Date: November 24, 2015
From:	Chief Executive Officer	CC: Management, Internal Audit
Subject:	Maintaining of Confidentiality	
Ref. #	RMCD – 02- 72/73	

You are all aware that the banking business is getting very sensitive even a leakage of small information and data, rumor and at times, in the present volatile environment, disclosing of inside information could be detrimental to the bank's image and reputation.

It has been noticed that in many instances information of the bank have been leaked to outsiders. Such activities are not only imprudent and violation of Code of Conduct but also creates negative impact on reputation and business of the bank in this competitive market.

All concerned are hereby reiterated to maintain confidentiality of the information pertaining to the bank. Any internal (including customer/ third party related) information, documents, discussion and decisions of the bank are not allowed to disclose with any unauthorized outsiders until such information is decided to be made available for public. In this regard, **any internal information of any department is also confidential and must not be divulged/ discussed with unrelated department / staffs unless it is required on need to know basis.** Executives / Supervisors are to disseminate the message down the line properly only at appropriate time.

It is the responsibility of all staffs to maintain professionalism with utmost confidentiality. Beside the above, every staffs are to avoid making negative comments and gossip on bank's business, customers, colleagues etc and to respect the decision for implementation.

All concerned are to strictly adhere to the above. This is a very serious concern and any one found guilty of breaching it will be brought under the disciplinary action.

Anil Gyawali

7



Country Circular # 16 / 072/73

To:	All Staffs	Date: November 23, 2015
From:	Chief Executive Officer	CC: Management.
Subject:	Informing supervisor while leaving office	Internal Audit
Ref. #	RMCD – 01- 72/73	

It has been observed that in some instances, staffs are leaving the office without notifying their supervisor. Such absence from the office desk without informing the line authority not only affects timely communication but also have impact on turnaround time and decision making in regard to the departmental work.

To ensure smooth functioning while inculcating good corporate culture, all the staffs are hereby instructed to inform their reporting officer and departmental colleagues / sub ordinates (as appropriate) while leaving the office desk for lunch break, customer call, going to other department or for internal meetings, outside meetings and so on.

All concerned are advised to strictly adhere of the above as no deviation would be allowed.

A handwritten signature in black ink, appearing to read "Anil Gyawali".

Anil Gyawali

A handwritten signature in black ink, appearing to read "Anil Gyawali".

INTERNAL AUDIT DEPARTMENT



COUNTRY CIRCULAR NO. 108/2077-78

Origin Ref. : Audit/002/2077-78

Date : 21st February 2021

Subject : Risk Based Internal Audit Guidelines 2020

Risk Based Internal Audit Guidelines 2020 (RBIA) has been approved by 366th BOD Meeting held on dated 3rd December 2020. This guideline has been prepared in line with the audit policy and internal audit charter of the Bank. Basically, purpose of this document is to assist internal audit department to assess the risk of all auditable units through planning, execution, reporting and enforcement phase.

Risk Based Internal Audit Guidelines 2020 (RBIA) has been uploaded in Global Naulo Chautari under the folder **Policies and Manuals – Internal Audit**. This guideline is effective from the date of approval by the Board of the Bank.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 024/2077-78

Origin Ref. : Audit/001/2077-78

Date : 7th August 2020

Subject : Audit Policy and Charter 2020

In order to set a framework that regulates all auditing activities within the bank and to achieve greater effectiveness, efficiency and credence/assurty to all stakeholders, **Audit Policy and Charter 2020** has been approved by the 357th Board Meeting dated 13th Shrawan 2077 and same has been uploaded in *Global Naulo Chautari* under the folder *Polices & Manuals – Audit*. The Audit Policy and Charter 2020 shall come to immediate effect.

The core objectives of this policy are as follows:

1. To serve as a guiding reference document for all auditing function/activities of the bank.
2. To prescribe a professional, structured and risk focused standardized audit methodology for all auditing functions, products and processes, which is well regarded by the regulators and external agencies.
3. To develop a highly effective audit function that successfully combines the ability to detect all major control weaknesses and minimize related control failures and help manage the risks that the bank faces to support and guide the Bank's businesses in achieving their objectives
4. To stipulate the duties, responsibilities and power of the auditors, senior management, audit committee and board with regards to audit function in bank
5. To lay down a structured organizational audit system, and platform for producing a credible assurance to stakeholders.

Please be guided accordingly.

(Original Signed)

Mahesh Sharma Dhakal
Acting Chief Executive Officer

GENERAL SERVICE DEPARTMENT



COUNTRY CIRCULAR NO.: 018/2079-80

Origin Ref. : GSD/001/2079-80

Date : August 26, 2022

Subject : Launch of Fixed Assets Management System

Global IME Bank focuses on the quality of service delivery to both internal as well as external customers. The quality of service delivery also depends on time taken in operational procedures.

The Fixed Assets of the bank, its volume, branches & employees are gradually increasing day by day. The current system is insufficient to track/maintain Fixed Assets related record due to its old features in nature. In our endeavor to contribute towards improvement bank have procured new system with additional features for Fixed Assets Management systems in coordination with GSD & Digital Banking Department.

I encourage all our staff to use the new systems of Fixed Assets Management with additional features available effective from 26th August, 2022 (10th Bhadra, 2079).

The process manual has been uploaded in **Global Naulo Chautari** under the folder **Policies and Manuals — General Service Department** and also attached with this circular.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 040/2078-79

Original Ref. : GSD/001/2078-79

Date : January 14, 2022

Subject : Launch of Inventory Management System

Global IME Bank is a reputed organization which focuses on the quality of service delivery to both internal as well as external customers. The quality of service delivery depends upon the time taken in operational procedures.

The Inventory of the bank, its volume, branches & employees are gradually increasing day by day. The current system is insufficient to track/maintain inventory related record due to its old features. In our endeavor to contribute towards improvement bank have procured and is going to implement new systems with additional features for Inventory Management systems in coordination with GSD & Digital Banking Department.

I encourage and urge all our staff to use the new systems of Inventory Management with additional features available effective from 15th January, 2022 (1st Magh, 2078).

The process manual has been uploaded in **Global Naulo Chautari** under the folder **Policies and Manuals – General Service Department** and also attached with this circular.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 086/2077-78

Origin Ref. : GSD/001/2077-78

Date : 18th December, 2020

Subject : Launch of GSD Help Desk

With the recent spike in usage of Digitization, we have identified some improvements that we need to make in the process of Digitization for helping the branches through help desk for prompt support. As a part of continuous improvement that we are committed in area of automations, I am pleased to announce GSD Help Desk, which is expected to play a bigger role in our aim to move to a paperless office and to inculcate a culture of maintaining Turnaround Time (TATs). It will help to track the status of issues related to GSD raised by Branches/ Department We have customized, upgraded and added few critical features with better GUI (Graphic User Interface).

I encourage and urge all our staff to use our digital platforms available and also encourage to start automating the areas where lots of manual and repetitive tasks are carried in coordination with Digital Banking department.

Any suggestions, issues, change requests and for any support, concerns can be communicated with Digital Banking team in Online Help Desk / db@gibl.com.np or, you can also use Microsoft Team phone, chat, video conferencing tool for better communication and sharing.

The Operating Manual of GSD Help Desk is attached herewith.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 146/2076-77

Origin Ref. : GSD/002/2076-77

Date : 8th June 2020

Subject : Direct Extensions Lines within Departments

For smoother operations and best coordination between departments across different physical locations, we have put in place direct extension line connection within 4 of our space/locations, them being:

Location	Code
1. Kamaladi Corporate Office	Add 1 to previous extension number (For CEO Office: 1121/1124 from any of the 4 mentioned location)
2. New Baneshwor	Add 2 to previous extension number (For CSD : 2623 from any of the 4 mentioned location)
3. 1st Floor, Central Business Park, Thapathali	Add 3 to previous extension number (For CSD : 3401 from any of the 4 mentioned location)
4. Tinkune	Add 3 to previous extension number (For CSD : 3500 from any of the 4 mentioned location)

From now on, any staff placed in the above-mentioned locations can be contacted via direct extension lines.

Also, please be informed that anyone calling (client or staff) to the direct office number should also use the new extension numbers (with code). In case someone uses the old extension number for above mentioned locations (example for CEO office: 121/124) the call will be automatically directed to the reception line after a few seconds.

Please be guided accordingly.

Parshuram Kunwar Chhetri
Chief Executive Officer



Global IME Bank

**CORPORATE OFFICE
COUNTRY CIRCULAR#23/075/076**

To:	All Staffs	Date: 13 th June,2019
From:	Acting Chief Executive Officer	CC: Management Team, HOP,HOD,IAD,Complaince, Finance & Planning, CAD,LDU,CTO.
Subject:	Handover Takeover Guidelines for Security related equipment for BMs/OIs	
Ref.	23/075/076	

This is in reference to the handover takeover guidelines in security related equipments to the BMs/OIs of our bank.

We have observed that proper handover and takeover of Security related equipment is mandatory for the smooth and efficient running of all the security related equipments in order to maintain uniformity and durability through the incoming and outgoing BMs/OIs.

The attached guidelines with templates have been submitted for your further actions.

The existing guideline will replace the previous guidelines country circular no 45/072/073 dated 13th May 2016.

Note: Other terms shall be as per the existing Security Equipment Elements Guidelines.

Mahesh Sharma Dhakal
Acting Chief Executive Officer

Country Circular # 12 /75/76

To:	All Staffs	Date: 04.02.2019
From:	Acting Chief Executive Officer	CC: Management Team, HOP,HOD,
Subject:	Implementation of Prudent Practices for Cost Reduction	IAD, Compliance, Finance and Planning ,CAD, LDU, CTO.
Ref:	12/75/76	

Cost reduction has been one of the major concerns of our bank that not only helps in maintaining financial discipline but also positively contribute to the overall profitability of the bank. The management of the bank is always focused towards minimizing the operational as well as other costs, wherever applicable, without compromising on the quality of services to the customers. Some of our regular activities, if optimally used and managed, will help us in reducing operational cost of our bank that is assumed to be on the higher side at present. Hence, this country circular has been issued to adhere with the following practices:

1. Prior approval must be taken before incurring any kind of expenses and must be within the budget.
2. Ensure optimum use of office spaces. Any unwanted spaces that is causing additional cost to the bank shall be reported to GSD and vacated to the possible extent.
3. Prioritize for use of digital mechanism instead of papers to the extent possible to staffs as well as to customers, e.g. Issuing staff cheques books to be discouraged.
4. ARO/RO/ RM/ SRM and BM's have been provided with the fuel facility and staffs AM and above are also provided with Manager's vehicle facility with fuel limit as per their eligibility for visiting clients and conducting site inspection or any other travelling for business purpose besides their personal use. However it has been observed that staffs who have been enjoying the facility have also been requesting for office vehicle instead of using their own vehicle/bikes. Such practice is not as per bank's policy and has also resulted difficulties to manage the vehicle for other operational activities including branch operations like fund transfer/ATM cash refilling etc. Hence, it is advised for all concerned to use their own vehicle/ bike and not use the office vehicle. In absolutely necessary cases prior approval of at least AGM to be obtained for the use of office vehicle and driver.
5. Proper use of office vehicle with log records must be maintained all the time including frequent mileage-check of the vehicle and overtime provided to drivers to be monitored.
6. Regular servicing of the vehicles/security equipment and other equipment to be done to avoid sudden failures of vehicles/equipment and proper logs to be maintained.
7. Negotiation with the landlords to be carried on timely manner in case of new/ renewal of agreements after confirming rental cost around the surroundings.
8. Proper use of printing/ photo copy papers to be ensured. Also, as far as possible, printing of documents with pictures, scanned documents other than plain scanned shall be discouraged as this consumes high toners and printing on both sides of the paper shall be encouraged. Also, output of office goods and supplies such as printer, toner to be monitored in order to assess whether it is providing output as guaranteed.



9. Unnecessary holding of stationeries to be discouraged. Optimum uses of stationeries shall be ensured and must be cross verified and recorded at least once in a quarter.
10. Multiple round of negotiations to be carried out with vendors/ suppliers while purchasing products or services to ensure that the best rates are provided to the bank.
11. Purchase of CAPEX items including leasehold development to be carried out locally in consultation with GSD if that is found economical without compromising the quality. Priority shall be given where higher warranty/ guarantee periods are provided.
12. Repair and maintenance of equipment to be carried out at local level as far as possible without compromising on the quality. Priority shall be given where we can get higher warranty/guarantee period. However, if local vendors are not available, timely communication to GSD shall be done. For IT equipment, communication to IT department has to be carried out. Cost benefit analysis on repeated repair and maintenance expenses against fresh purchase based on accounting policy of the bank also to be carried out.
13. Assets that are damaged and irreparable or causing frequent problems shall be auctioned/disposed on timely manner after proper verification. Unnecessary holdings of any non-useable equipment shall be discouraged.
14. Reimbursement of the insurance claim shall be done in liaison with GSD wherever applicable.
15. Buyback offers of office equipment shall be endeavored (e.g. batteries of UPS, generators, ATMs etc.), as applicable for replacement.
16. Electrical equipment/light, bulbs, computers, printers, ACs etc. must be switched- off when not in use and while leaving the office premises.
17. Regular checking of NEA meters to be done so that the meter reflects true consumption of electric lines.
18. Unnecessary use of water/ leak-outs to be addressed immediately.
19. Telephonic usage on outgoing bills to be monitored in monthly basis and need to cross check the dial on same numbers frequently so as to discourage personal communication through office number.
20. Timely payment of utility bills to be done to reap up the benefit of rebate wherever applicable.
21. Timely payment of taxes to avoid any kinds of penalties must be ensured.
22. Encourage multitasking at branch level such as messenger cum team maid cum driver as applicable.
23. Review employee engagement, requirements in your branch/department and suggest for any additional/ reduction of staffs, support level staffs etc. for optimum resource allocation and cost savings.
24. Usages of pantry and daily/ weekly pantry expenses to be monitored. Unnecessary consumption of milk, sugar etc. to be avoided.



- 25.** Review critically if at all movement of staffs for official visits is necessary so as to control on TADA/ fuel and other related expenses.
- 26.** Emphasis on monitoring attendance of the staff under your branch/department and also monitor overtime stay, if applicable for the branch/departmental function.
- 27.** Review the bills received from courier carefully along with performance before proceeding for the payment.
- 28.** Ensure cleaning and gardening expenses are being occurred as per contract with satisfactory performance.
- 29.** All staffs to ensure no wastages of bank resources at any time.

The above mentioned is the exemplary case only. It is advised to all staffs for optimum use of office resources and use their innovative ideas to control cost all the times at the best interest of the Bank.

Monthly performance report from the department/ branch to be sent mandatorily to the Management expressing the initiatives that the respective branches/ departments have taken during the month period to reduce cost with mentioning level of cost that have been reduced by such initiatives. **The management of the bank is also planning to reward the branch/ department with success stories in cost control.**

All concerned are hereby instructed for strict compliance with immediate effect.



Mahesh Sharma Dhakal
Acting Chief Executive Officer



Country Circular #03/075/76

From	Chief Executive Officer	Date	7th October 2018
To	All Staff	CC	DGM
Subject	" GIBL Record Management and Retention Guideline - 2018"		
Ref			

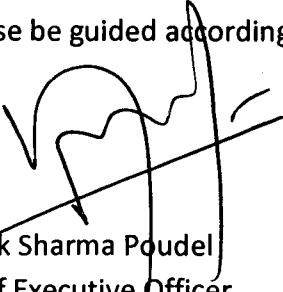
It is our pleasure to introduce "**GIBL Record Management and Retention Guideline - 2018**" of the Bank. The manual details on the procedural guidelines in handling records, files and documents of the Bank. The purpose of this guideline is to streamline and adopt uniform practice in handing all the various types of records/files of the Bank.

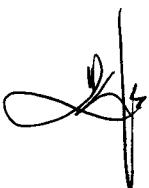
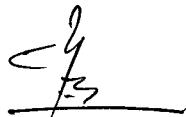
This manual shall be operative with immediate effect.

All the staffs are required to read and understood the contents herein and the staff of General Service Department (GSD), BMs/OIs and department heads must be fully conversant with the procedures laid down in this Guideline.

Also all BMs/Department Heads are to review the lists of records/file (customers/non-customer) in the branches/departments with the list of records mentioned under the "**Appendix C**" of this Guideline and submit a report on the compliance of the same to the Chief Operating Officer along with suggestion, if any.

Please be guided accordingly.


Janak Sharma Poudel
Chief Executive Officer

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**CORPORATE OFFICE
COUNTRY CIRCULAR # 31/074/75**

To:	Branch Managers / Department Heads	Date: 27 th June 2018
From:	Chief Executive Officer	CC: Management Team
Subject:	GIBL-General Administration Operation & Procurement Guidelines	
Ref. #		

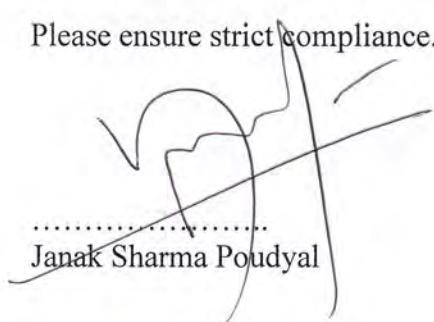
It is my pleasure to introduce GIBL-General Administration and Procurement Guideline covering all the procedures to be performed by General Service Department (GSD) during its day to day activities including procurement. The purpose of this guideline is to establish a systematic and uniform practice/ procedure in the Bank in order to mitigate operation risk.

This guideline becomes operative with immediate effect. Branch managers and department heads must ensure compliance of this guideline and the staff of GSD department must be fully conversant with the guidelines detailed herein.

Implementation of this procedures established by this guideline is subject to internal audit.

The guideline has been uploaded in Global Chautari for your reference.

Please ensure strict compliance.



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Janak Sharma Poudyal



COUNTRY CIRCULAR # 25/074/75

To:	All Staff	Date: 6 May, 2018
From:	Chief Executive Officer	
Subject:	Use of Office Vehicle	

Office vehicles along with driver have been provided to branches, business units and departments for necessary official transportation. Proper use of office vehicle facilitates the business procedure and also helps in optimum utilization of time or even cost minimization to a large extent; however the same can result in higher fuel and maintenance cost or even compromise the safety of the staff in the extreme scenario, if misused.

This circular has been issued to regularize the process for use of office vehicle to facilitate proper use and reinforce uniform practice regarding the use of the same throughout the bank. All concerned to follow the following process/standards while using office vehicle:

1. Each vehicle shall have a dedicated driver who will be responsible for proper use and maintenance of the vehicle. The vehicle should be kept clean and timely serviced/maintained. Concerned BM or Head of the Department (Custodian of Vehicle) shall monitor the condition and use of the vehicle and this will be the key parameter in measuring the performance of the concerned driver.
2. Existing practice of use of logbook to be reinforced for all office vehicles which shall include vehicle maintenance details also.
3. Change in, pre-assigned, dedicated driver of any vehicle shall require approval of GSD.
4. The office vehicle shall be driven at all times by the concerned/assigned driver only and not by anybody else, including the BM/HOD, unless approved otherwise from GSD. The concerned driver shall not allow anybody else to drive his/her vehicle without written approval as stated above.
5. Concerned BM or in-charge shall obtain written approval from GSD for travel outside the branch locality/city in the office vehicle and/or when group of employees such as group of branch managers etc. are planning to travel for official purpose. The approval must be obtained prior to the travel, on boarding of additional staff members in route must also be stated. The '**Vehicle Usage Order Form**' as per the annexure shall be approved from GSD prior to vehicle usage.
6. Existing policy regarding cash handling and transfer to be followed strictly while carrying cash outside the branch.

7. The office vehicle to be parked in the office/branch premises after office hours or in holidays unless approved otherwise.

All concerned are hereby instructed for strict compliance with immediate effect; non compliance/violation of the above mentioned policy shall attract action as per staff by laws of the bank.

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Janak Sharma Poudyal
Chief Executive Officer





Global IME Bank

CORPORATE OFFICE COUNTRY CIRCULAR#18/74/75

To:	All BMs / OIs	Date: 28 th Dec, 2017
From:	Chief Executive Officer	CC:
Subject:	CCTV Monitoring and Reporting	

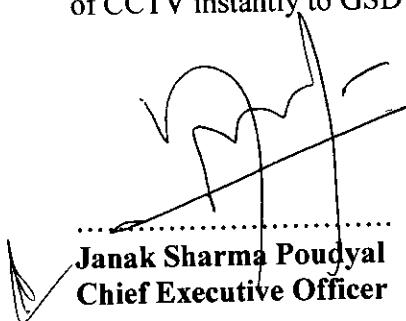
Bank has already formulated and circulated "Security Equipment / Element Guidelines" in order to provide a framework for ensuring systematic operation of security Equipment installed / to be installed at Global IME Bank Limited. All BM and OIs should be aware of the guidelines.

However, it has been observed in some instances that the guidelines has not been properly followed. In this regard, this reinforcement country circular has been issued.

The 5.1 clause of the guideline states that the "**Branch Manager / Operation In-charge shall ensure proper capture and recording of the footage of each camera at 9.30 am and before leaving office in the evening.**" The same shall be strictly followed by BMs and OIs.

BMs / OIs shall immediately report to CBO and HGSD with cc copy to COO and DCEO in case of any technical errors/ problems in the system and request GSD for maintenance and/or replacement of the same immediately.

Branch Managers to make sure that it will be there responsibility to report any non-functioning of CCTV instantly to GSD for needful action/correction.



Janak Sharma Poudyal
Chief Executive Officer



Global IME Bank

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Country circular 39/072/073

To:	All Staffs	Date: Apr 12, 2016
From:	Chief Executive Officer	
Subject:	Works, Duties and Responsibilities of Security Guards	
Ref. #	GSD/Security/ /2072/073	

This is in reference to the works, duties and responsibilities of Security Guards of our bank.

Security Guards shall be responsible for the security of the bank, arrangements of customer's queue management, management of vehicles in parking area of the respective branches / offices and overall monitoring of security related matters.

This document depicts **Probable Threats Situations, Work to be Done During Fire and Other Security Related Hazards, Precaution to be Taken During Strikes, Priority of Bank Security** etc that shall be implied for minimizing Bank's Security risk.

This document shall help to ensure consistency in overall understanding of security related issues among employees of the branches/departments and action plans to be taken as relevant towards minimization of security related risks in the bank .

All the BMs/OIs and Department Heads shall ensure to apply in their respective Branches/Departments.

Anil Gyawali





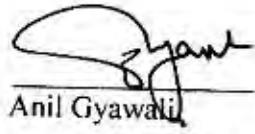
Global IME Bank

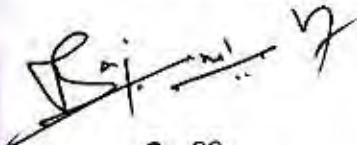
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Country circular #36/072/73

To:	All Staffs	Date: Mar 21, 2016
From:	Chief Executive Officer	
Subject:	Security Equipment Element guidelines	
Ref. #	GSD/Security/ /2072/073	

This is in reference to the **Security Equipments/Elements Guidelines** approved by BOD (241st Board Meeting dated February 25, 2016). The main aim of this guideline is to keep our security equipments functioning all the time effectively, assess the security need of the bank, evaluate, select and execute the process and procedures of various security products. The bank's security systems/equipments to be made updated in areas required in accordance to this guideline within this fiscal year. This guidelines will supersede the earlier CCTV policy approved vide memo dated 7th Feb 2014.


Anil Gyawali


Brijesh

FINANCIAL RESOURCE MANAGEMENT DEPARTMENT



COUNTRY CIRCULAR NO.: 058/2079-80

Origin Ref. : FRM/ 062 /2079-80

Date : April 12, 2023

Subject : Rebranding of “Global IME Hybrid Bachat Khata”

This circular has been issued to inform you all that we have rebranded "Global IME Hybrid Bachat Khata" with amendment in existing features. The scheme has been renamed “सोचे जर्स्टै” **Bank Khata**. This scheme will come into effect from **1st of Baisakh, 2080**.

The scheme is distinct as it offers both the feature of savings and term deposit. The product basically is a savings scheme offering automatic fixed deposit creation benefit. With additional features and benefits, we expect this product will further strengthen bank's retail deposit segment. Additional features and benefits are detailed below:

Features	Existing	New
Product Name	Global IME Hybrid Bachat Khata	“सोचे जर्स्टै” Bank Khata .
Minimum Balance for account opening	Nil	Nil
**Free Mobile Banking /Internet Banking/ Debit Card	1st year period	3 Years
**Locker Facility	-	50% waiver for 1st year (Subject to availability)
For Automatic Fixed Deposit Conversion	Automatic FD opening in the multiple of NPR 100 K	Customer can opt for minimum balance (NPR 10,000 & above) in the savings account. Excess amount in the multiple of NPR 100 K will be converted in fixed deposit
Interest Rate	Lower side of savings scheme	Higher side of savings scheme

Note: Existing scheme (GIHBK for savings & GIHTD for fixed deposit) shall be continued. **

- At least one FD to be opened in the 1st year period of account opening, else charges as per standard tariff shall be applicable in the TB products after 1-year period.

Financial Resources Management will conduct a separate orientation session to all the branches for product acquaintance. Central Operations Department will organize a training to the branches for educating on account opening procedures and also circulate the process manual.

The product's detail features with marketing strategies have been mentioned in the Product Paper. Detailed product paper has been uploaded in Global Naulo Chautari under the folder Policies and Manuals Marketing.

I urge all the staff for their active participation to make this reintroduced product a grand success.

Wish you all the very best.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 052/2079-80

Origin Ref. : FRM/052/2079-80

Date : March 15, 2023

Subject : Relaunching of "Global Remit Savings Account"

This circular has been issued to inform you all that we have relaunched "Global Remit Savings Account" with amendment in existing features of existing Remittance Account International.

We already have remittance deposit scheme entirely to promote remittance sent by Nepalese working abroad through banking channel. The product was especially designed for remitters and remittance receiving customers (beneficiaries) in Nepal. This scheme was only for international inward remittance deposit through banking channel. Hence, other transactions except inward remittance amount, interest income, minimum account balance, required charges and fees are restricted under this scheme.

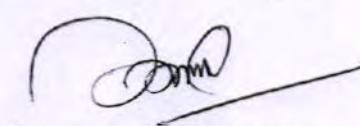
As per recent amendment in NRB circular, bank need to introduce Remittance Deposit Savings Product to promote remittance through banking channel and to provide at least 1% higher interest rate on saving deposit as well. Beside, with reference to Securities Issuance and Allotment (Sixth Amendment) Directive dated 2079/07/18 issued by Securities Board of Nepal regarding IPO quota allocation for Nepalese migrant workers having work permit issued by the Government of Nepal shall be eligible for 10% quota of the total IPO. So, many customers (remittance account holders) are approaching for remittance IPO.

Hence, as we already have a scheme targeted toward the remittance customers, we intend to reintroduce the existing scheme with additional benefit and features. It is expected that this will add value on soliciting new customer base and deposit complying NRB directive in this regard.

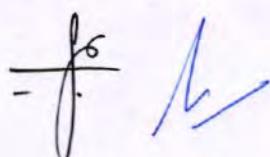
The proposed benefits are quite appealing. The Bank already has abroad presence too with primary focus on remittance business. This product can be marketed through our representative officers. Further, we also have strong remittance based customer, this segment can also be attracted under the new scheme with interest benefit thereby increasing the deposit base.

Note: Detail product paper has been attached herewith the country circular. All other terms and conditions shall remain same as per existing approval/product paper.

Wish you all the very best.



Ratna Raj Bajracharya
Chief Executive Officer



 Global IME Bank नेपाल आयपैक्स बैंक नियम	Memorandum Corporate Office	Date : March 5, 2023 Ref No. : FRM/051/079/080
To : Chief Executive Officer From : Financial Resources Management Subject : Launching of "Global Remit Savings Account"		

Proposal:

Launching of "Global Remit Savings Account" with amendment in existing features of existing BOK Remittance Account International.

Background:

Before joint merger, erstwhile BOK had one remittance deposit scheme entirely to promote remittance sent by Nepalese working abroad through banking channel. The product was especially designed for remitters and remittance receiving customers (beneficiaries) in Nepal. This scheme was only for international inward remittance deposit through banking channel. Hence, other transactions except inward remittance amount, interest income, minimum account balance, required charges and fees were restricted under this scheme. As on date, there are 952 accounts with total balance of NPR 37.51 million. Interest rate offered in this account is 7.42% p.a. (6.42% plus 1%). As of now, we have not allowed any new account opening under this scheme.

As per recent amendment in NRB circular, bank need to introduce Remittance Deposit to promote remittance through banking channel and to provide at least 1% higher interest rate on saving deposit as well. Below is the NRB circular in this regard:

दर्ता	इप्रा निर्देशन नं. १५ को वृद्धि १) को उपर्युक्त ७ मा संशोधन।	(अ) वैदेशिक रोजगारीमा रहेका नेपालीको बैंकहु प्रणालीबाट प्राप्त हुने विप्रेषण रकम बैंक तथा वित्तीय संस्थाहरुमा निक्षेप गर्नेमा न्यूनतम १ प्रतिशत विन्दु थप गरी व्याजदर प्रदान गर्नु पर्नेछ । यस्तो निक्षेपको व्याजदर उपर्युक्त ५ र उपर्युक्त ६ मा उल्लेखित व्याजदर बीचको अन्तर गणना गर्न छुट प्रदान गरिएको छ ।	(अ) वैदेशिक रोजगारीमा रहेका नेपालीको बैंकहु प्रणालीबाट प्राप्त हुने विप्रेषण रकम बैंक तथा वित्तीय संस्थाहरुमा खोलिएको वा खोलिने विप्रेषण (रोमेटयान्स) बचत खातामा निक्षेप गर्नेमा न्यूनतम १ प्रतिशत विन्दु थप गरी व्याजदर प्रदान गर्नु पर्नेछ । यस्तो निक्षेपको व्याजदर उपर्युक्त ५ र उपर्युक्त ६ मा उल्लेखित व्याजदर बीचको अन्तर गणना गर्न छुट प्रदान गरिएको छ ।
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१११.	इप्रा निर्देशन नं १५ को वृद्धि ८ मा संशोधन।	हाल नभएको	<p>विप्रेषण (रोमेटयान्स) बचत खाता सम्बन्धमा । नेपाल सरकारको सम्बन्धित निकायबाट अम खोकृतप्राप्त गरी वैदेशिक रोजगारीमा जाने वा हाल वैदेशिक रोजगारमा रहेका नेपालीको बैंक खाता खोल्ने प्रयोगबन्ध लागि देवायबमार्जिमको मापदण्ड/प्रक्रिया अवलम्बन गर्नु पर्नेछ ।</p> <p>(अ) यस व्यवस्थावर्गमार्जिम खाता संग्राह्य चाहकको अन्य सम्बन्धमा विप्रेषण (रोमेटयान्स) बचत खाता नभएको स्वयंपन्था लिनु पर्नेछ ।</p> <p>(आ) यस व्यवस्था अमोर्जिम खोल्ने बैंक खाताका लागि सरलीकृत चाहक पहिचानको प्रक्रिया अवलम्बन गर्न सकिनेछ ।</p> <p>(इ) यस व्यवस्था अमोर्जिम खोलिएका खातामा बैंक तथा वित्तीय संस्थाले आफ्नो तरफबाट प्रतिखाता रु. १०० अधिकरी एक सप्त माह जम्मा गर्न सक्नेछन ।</p> <p>(ड) उक्त खातामा नेपालबाट सोरी खातामा रहेको रकमले व्याज, विप्रेषण घट्ती निक्षेप खाताबाट रकमान्तर हुने रकम र सरकारी निकायबाट प्राप्त हुने भूतानीबाहेक अन्य कुनै पनि रकम जम्मा वा रकमान्तर गर्न पाइन द्यैन ।</p>
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<p>इ.प्रा. निर्देशन नं. १५/०३८ को द्वारा १। को उपर्युक्त मा सशोधन ।</p>	<p>(६) वैदेशिक रोजगारीमा रहेका नेपालीको बैंकिङ् प्रणालीबाट प्राप्तहुने विप्रेषण रकम बैंक तथा वित्तीय संस्थाहरूमा खोलिएको वा खोलिने विप्रेषण (रेमिटयान्स) बचत खातामा निषेच राखेमा, सौ खाताबाट रकमात्तर गरी खोलिएको मुद्री खातामा तथा वैदेशिक रोजगारीमा रहेका नेपालीले परिवारको नाममा पठाएको विप्रेषण रकम निजको परिवारसे बचत/ मुद्री निषेच खातामा रखेमा न्यूनतम १ प्रतिशत विन्दु वर्ष गरी व्याजदर प्रदान गर्नु पर्नेछ । यस्तो निषेचको व्याजदर उपर्युक्त ५ र उपर्युक्त ६ मा उल्लेखित व्याजदर वीचको अन्तर गणना गर्दा छुट प्रदान गरिएको छ ।</p>	<p>(६) वैदेशिक रोजगारीमा रहेका नेपालीको बैंकिङ् प्रणालीबाट प्राप्तहुने विप्रेषण रकम बैंक तथा वित्तीय संस्थाहरूमा खोलिएको वा खोलिने विप्रेषण (रेमिटयान्स) बचत खातामा निषेच राखेमा, सौ खाताबाट रकमात्तर गरी खोलिएको मुद्री खातामा तथा वैदेशिक रोजगारीमा रहेका नेपालीले परिवारको नाममा पठाएको विप्रेषण रकम निजको परिवारसे बचत/ मुद्री निषेच खातामा रखेमा न्यूनतम १ प्रतिशत विन्दु वर्ष गरी व्याजदर प्रदान गर्नु पर्नेछ । यस्तो निषेचको व्याजदर उपर्युक्त ५ र उपर्युक्त ६ मा उल्लेखित व्याजदर वीचको अन्तर गणना गर्दा छुट प्रदान गरिएको छ ।</p>
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Beside, with reference to Securities Issuance and Allotment (Sixth Amendment) Directive dated 2079/07/18 issued by Securities Board of Nepal regarding IPO quota allocation for Nepalese migrant workers having work permit issued by the Government of Nepal shall be eligible for 10% quota of the total IPO. So, many customers (remittance account holders) are approaching for remittance IPO.

Hence, as we already have a scheme targeted toward the remittance customers, we intend to reintroduce the existing scheme with additional benefit and features. After relaunching the existing savings scheme with added facilities, it is expected that this will add value on soliciting new customer base and deposit complying NRB directive in this regard.

Amendment/ Addition Sought:

Particulars	Existing	Proposed
Scheme	SRRSI	SRRSI
Minimum Balance	NPR 100	NPR 1,000
Mobile Banking/Debit Card	50% Discount for the 1 st year	Free for 1 st year
Interest Rate	1% addition in the lower slab of savings rate	1% addition in the higher slab of savings rate

Modus Operandi:

- IT department to develop a system to ensure transactions are allowed only as per NRB guidelines i.e. remittance inflow, Government receivables, and interest earned in the account.
- Central Operations Department will develop a separate account opening form (if applicable) as few additional documents are required. The same to be forwarded to the branches on the same day country circular is broadcasted.
- This scheme can be used for customers applying IPO whom are eligible for 10% quota of the total IPO. Documents as defined in the NRB guidelines is applicable (Shram Swikriti from Ministry of Labor and atleast remittance inflow transaction of NPR 50,000 in the account during the last 6 months).
- Online account opening shall also be developed. However, transactions as permitted shall only be allowed in the account.
- Only the eligible transactions as per NRB directive shall be allowed in this scheme

Marketing Strategies:

- Product will be relaunched and country circular will be broadcasted to all staff
- Promotion of the product in bank's social site will be immediately started
- RO's will be briefed on the product features and objective for immediate marketing and promotion
- Promotion in online platforms

Cost Benefit Analysis:

Considering the prevailing rate, cost per account is 9.42% (8.42% +1%). Assuming 90% of lending i.e. 90,000 and interest rate charged @ 13% p.a., our earning will be NPR 11,700 i.e. 11.7% of return. Average interest spread is expected around is 2.28% p.a.

Justification:

As on date, we have 952 accounts under this scheme with total balance of NPR 37.51 million. Upon revision in the existing features, we expect to increase the number of customers to 5,000 in a year period.

The Bank already has abroad presence too with primary focus on remittance business. This product can be marketed through our representative officers residing abroad. Further, we also have strong remittance based customer, this segment can also be attracted under the new scheme with interest benefit thereby increasing the deposit base.

Recommendation:

Recommended for launching "Global Remit Saving Account" as proposed.

Prepared by	Recommended by	Supported by
		On leave
Sagar Bahadur Singh RM- FRM	Nikita Bhandary Thapa Manager- FRM	Swaicha Rana Head- Remittance

Supported by	Supported by	Supported by
Manindra Joshi Manager- Digital Banking	Sulav Hari Joshi Chief of Country Operations	Dilip Pokharel Chief Marketing Officer

Supported by	Supported by	Supported by
Anil Joshi Chief Information Technology Officer	Chandra Raj Sharma Asst. Chief Executive Officer	Bimal Daga Asst. Chief Executive Officer

Supported by	Supported by	Approved by
Surendra Raj Regmi Dy. Chief Executive Officer	Shrawan Lal Maskay Sr. Dy. Chief Executive Officer	Ratna Raj Bajracharya Chief Executive Officer

COUNTRY CIRCULAR NO.: 048/2079-80

Origin Ref. : FRM/44/2079-80

Date : January 31, 2023

Subject : Relaunching of “Meri Unilai Term Deposit”

This circular has been issued to inform you all that we are relaunching **Meri Unilai Term Deposit product** with additional features & benefits. The new scheme of the product is "**GMUTD**".

The product has been primarily promoted in a way that it offers financial empowerment, sentimental touch and affection to the women who in fact are the key to the household. This scheme is already familiar in the market and with some features supplement in the existing scheme, we expect value addition thereby gaining momentum for deposit collection and branding. We have encouraged the product in every platform and the presence has been strongly felt. Meri Unilai term deposit is successful in terms of deposit solicitation and branding aspects too.

Additional features & benefits are detailed below:

Features	Existing	New
Minimum Balance	NPR 100K	NPR 200K
Eligibility	Female aged 18 Years & above	All female including Minor
Home Loan fee for customers with balance of 1 Million and above	100% waiver	100% waiver for account holder and her spouse only
Insurance Benefit	Not Applicable	Personal Accidental Death Insurance up to NPR 500,000. Critical Illness up to NPR 200,000. Hospitalization up to 100,000 (80% hospitalization and 20% Domiciliary)
Debit Card	Free for 1st year only and free for depositor above NPR 1 million.	Free for 1st Year only
Mobile & Online Banking	-	Free for 1st Year only
Credit Card Issuance Charge	Waived for customer above FD value of 1 million & Above.	Issuance charge waived

Note: All other terms and conditions shall remain same as per existing approval / product paper. The proposed benefits are quite appealing. This will certainly assist targeted segment to bank with us and increase our fixed deposit base under this scheme.

The product itself is exclusive as this carry not only savings but also the sentiments essence for the person (He) to open a fixed deposit for his spouse / family and friends. In addition, benefits are supplemented viewing the customer demand and feedback received from the branches, it could be a better opportunity to increase our customer base and utilize our own existing clientele at the fullest. I urge all the staff for their active participation making this reintroduced product a grand success.

Wish you all the very best.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 022/2079-80

Origin Ref. : FRM/012/2079-80

Date : September 07, 2022

Subject : Customer Visit for Fixed Deposit Renewal

Maintaining customers and transitioning them into recurring customers is just as important of a process as gaining new ones. In today's competitive era, retention of customer is a vital element of bank's strategy. Being a bank with customer base above 3 million, we have ample opportunity to explore and grow business from existing clientele. Daily tracking of the customer's transaction movement and regular visit to the customer's place thereby strengthening the relationship and loyalty of the customer is highly needed. The bank has witnessed several instances wherein branches are not aware about their upcoming Fixed Deposit Maturities, customer call/visit not made on time resulting customer dissatisfaction and business loss in worst scenario.

Therefore, in order to track the fixed deposit expiry ensuring timely renewal, **a digital portal has been developed, where the Branches can view the fixed deposits maturing for next 15 days**. Branches need to check the list, visit the customers, confirm for renewal and update accordingly in the portal with details. After visiting the customer, Branches need to enter the details of confirmation and update the portal accordingly.

Tracking portal access shall be provided to related branches staffs, respected province office, Central Operations, Performance Review Cell and FRM. All the related team shall closely monitor the FD maturity through the Digital Fixed Deposit Renewal Tracking System. Reminder and alert messages shall be sent to related branches if the task is not executed in time.

Staff should be on regular contact with the customers maintaining decent balance. Branch Managers are **strictly instructed for needful call and visit to the customer before maturity**. The branch staff shall visit the customer with FD RENEWAL FORM and get signature of the customer for the renewal of fixed deposit. Customer Due Diligence & Enhanced Customer Due Diligence also need to be carried out during the visit. This will help updating our internal requirement and in the meantime offers a privilege service to the customers.

In order to fix a threshold of Fixed deposit amount, the renewals which requires a home visit, a standard mechanism applicable to all the branches have been developed. Since customer base and average balance size differs from one branch to another, branch to make mandatory visit to the customer having contribution of 0.50% of branch's total retail segment. **For e.g., if the individual portfolio (Individual FD plus savings) of the branch is NPR 500 million, customer with balance of NPR 2.5 million and above shall fall in the category wherein branch representative has to make visit for FD renewal.**

The manual for entering details in the digital platform is enclosed herewith for your reference. Digital Banking Unit in coordination with Central Operations and FRM shall communicate the detail of entry should be made in the portal through digital platform.

For strict compliance.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 021/2079-80

Origin Ref. : FRM/010/2079-80

Date : September 06, 2022

Subject : Appreciation and Incentive Benefit for Branches Meeting/Exceeding Deposit Target

The key concern of the bank always remains on increasing the business with sustainable deposit growth. In this challenging scenario, contribution from all the branches and mobilization of entire staff base in deposit solicitation is felt much needed. The bank has been reviewing the branches performance on regular intervals and performances of some branches despite adverse situation has also been found much encouraging.

Thus, in order to appreciate the performing branches for their well-deserved result, a recognition package including incentive benefit to the target exceeding branches have been developed. I believe this will recognize the performing branches and the team for their hard work, commitment and dedication. In the meantime, I also believe that other branches will also be encouraged to exceed the target and qualify for the incentive packages. Key Considerations as detailed hereunder:

- Country circular shall be issued each month acknowledging the name of branches meeting the assigned total deposit target. Respective month end figure shall be considered, i.e. deposit of Bhadra End vs target up to Bhadra End and so on.
- On quarterly basis, total deposit target exceeding branches shall be allowed **cash incentive of 0.10% per 10 million of exceed target amount as branch refreshment**. Average quarterly balance shall be considered.
- On quarterly basis, the branches **exceeding savings deposit target** shall be additionally incentivized, however total budget target has to be achieved. **Cash incentive of 0.10% per 5 million** for the branches exceeding the savings target will be allowed. Average quarterly balance shall be considered.
- Target meeting (Quarter end) branches shall be felicitated with letter of appreciation too.

This will be the key indicator in the performance appraisal parameters of all the staffs and the branch. I believe this recognition will motivate each of you to deliver extra effort thereby contributing to the bank in the need of an hour.

I wish to see all the branches qualifying for the incentive benefit.

Wish you all the best.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



Global IME Bank

ग्लोबल आइएमई बैंक लि.

सदैका लागि बैंक

COUNTRY CIRCULAR NO.: 076/2078-79

Origin Ref. : FRM/058/2078-79

Date : May 10, 2022

Subject : Amendment in the Tenure of Recurring Nature Fixed Deposits Products

This circular is in reference to tenure of recurring nature fixed deposit products. As of existing policy, we have been offering recurring nature fixed deposit products up to 5 years. The upper ceiling tenure of the fixed deposit is now revised to 2 years, all other terms and conditions shall remain same as per existing.

Please refer to the below detailed for your needful.

Product	Existing FD Period	Revised FD Period
Meri Unilai	6 Months to 5 Years	6 Months to 2 Years
Global Top UP	6 Months to 5 Years	6 Months to 2 Years
Sambriddha Awakash	1 Year to 5 Years	1 Year to 2 Years
Global IME Remitters Term Deposit	3 Months to 5 Years	3 Months to 2 Years

This shall come into effect from 1st of Jestha 2079.

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 061/2078-79

Origin Ref. : FRM/0037/2078-79

Date : March 7, 2022

Subject : Amendment in Global NRN FCY Savings & Fixed Deposits Product

Bank had introduced Global NRN FCY Savings and Fixed Deposit products on December 10, 2021 as per the provisions made by NRB to allow NRN's to open and operate accounts in various FCY. In line with this provision, Nepal Rastra Bank recently has made few amendments from the previously stipulated terms and conditions through Circular No. 21 issued by Foreign Exchange Management. Referring to the circular dated 2078/11/18, few amendments have been made in our Global NRN FCY Savings and Fixed Deposits Products, which have been detailed below:

1. NRN's can open and operate the Global NRN FCY accounts through any of the following documents:
 - Valid NRN Identity card issued by authorized government entity
 - Valid NRN Identity card issued by NRN Association and certified photocopy of passport (National or Foreign).
 - Any individual holding Nepalese citizenship or father, mother, grandfather, or grandmother having Nepalese citizenship has later taken international citizenship (Except SAARC Countries) valid foreign passport / citizenship including documents verifying such case.
2. Even the minor can open such accounts with any of the above mentioned documents along with relationship certified papers.
3. While opening the accounts of institutions promoted by NRNs also any of the above mentioned documents can be obtained for opening and operation of account.
4. Such institutional foreign depositors and individual NRN's can open such accounts in foreign currency USD, EUR, GBP, AUD, JPY and CNY with minimum balance of USD 1000 or equivalent.

The amendments have made the product more attractive and accessible. Therefore, I request and urge all of you to promote these new products and contribute in strengthening the deposit base of the bank.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 059/2078-79

Origin Ref. : FRM/0035/2078-79
Date : March 2, 2022
Subject : Stoppage of in-house deposit transfers

We all are aware about the ongoing liquidity situation of the market. Deposit being the key for business mobilization should always remain the primary concern for all of us. In order to encourage each of us for active participation in generating new business avenues, a fixed deposit campaign with reward benefit has also been introduced. The campaign is ongoing and the result achieved is below the desired level, yet I strongly believe that all of us exceed the target within the stipulated timeline.

In-between this liquidity crunch, it has come to my notice that some branches are encouraging and soliciting in house deposit transfers. Our aspiration should be onboarding new customers thereby strengthening the deposit base of the bank rather than utilizing time and effort for the deposit that is already maintained with us. This is unacceptable and grievances from any branch regarding inter-branch transfers henceforth, shall be monitored with serious concerns.

Therefore, I advise all of you to stop the practice of in-house deposit transfers and encourage healthy practice among the branches in soliciting bank deposit.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 044/2078-79

Origin Ref. : FRM/027/2078-79

Date : January 17, 2022

Subject : Introduction of “Global Jestha Nagarik Bachat Khata (GLJNB)”

This circular has been issued to introduce new deposit product “Global Jestha Nagarik Bachat Khata”. Savings has always been an integral part of every individual and for elderly citizens the saving products with better return has always been the attracting scheme. We offer wide range of savings product to meet the precise need of different target segment. In order to further strengthen our saving base clientele, the new saving product is introduced as “**Global Jestha Nagarik Bachat Khata**”.

The key features of the product are the attractive interest rate and other various facilities including privileged card, discount on tour and health packages. In order to excel the business growth and keep up the momentum, the product has been introduced with high business participation.

Strengthening the retail base remains utmost priority of the bank. The product has been introduced in order to uplift the retail segment of the bank. The senior citizens are the one who deposit the money primarily for saving purpose rather than regular transactions. So, once the fund gets deposited under this scheme, it is expected that it remains in the bank for longer period of time. Since we have also tie ups with various merchants offering special discount benefits exclusively to the customers under this segment, I believe this help appealing large pool of customers.

The product's detail features with marketing strategies have been mentioned in the product paper.

Detailed product paper has been uploaded in **Global Naulo Chautari under the Policies and Manuals-Marketing**.

Wish you all the very best.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 043/2078-79

Origin Ref. : FRM/029/2078-79

Date : January 16, 2022

Subject : Re-branding of Sabai Nepali Ko Bachat Khata (GBSBK)

This circular has been issued to inform that we have reintroduced Sabai Nepali ko Bachat Khata with additional features. Sabai Nepali ko Bachat Khata had been introduced on April, 2019 with an objective to on-board the unbanked population from every nook and corner of the nation. In order to encourage each individual to open the bank account, NPR 100 is credited in the account once the account is activated.

Now, there has been some changes in the existing product eligibility criteria. The product now can be offered to every Nepalese citizens irrespective of their accounts in other bank. However, NPR 100 shall only be credited in the account for the unbanked customer. Existing AOF and account opening procedures shall be followed for the customers not having bank account in any institution, NPR 100 shall be credited in those accounts as per existing practice. Since the scheme is now open for all customers, regular/standard account opening form and procedures to be followed. Separate tagging mechanism has been devised to differentiate the customer segment under the same scheme, operations department will separately circulate the account opening tagging manual for the branches.

In order to further strengthen our saving base clientele, the existing product is now rebranded with additional benefit and features. The product is rebranded and renamed as "**Sabai Nepali ko Bachat Khata**".

The product is targeted to both the unbanked and banked population. Some of the added key features associated with the product is as under:

Features	Sabai Nepali ko Bachat Khata
Debit Card	1st Year Free
Interest Rate	7.05% p.a. (2% addition in the normal savings scheme)

The proposed rate (Additional 2% in the normal savings scheme) is quite appealing. It is expected that it will also assist encouraging every segment of customer to bank with us. Further, it is also expected that the customer base having tendency of converting the savings to short term fixed deposit will also get attracted under this scheme.

I believe the rebranding of Sabai Nepali ko Bachat Khata will attract and help to onboard large pool of customer under this scheme.

Wish you all the very best.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



सर्वेका लागि बैंक

COUNTRY CIRCULAR NO.: 035/2078-79

Origin Ref. : FRM/0023/2078-79

Date : December 10, 2021

Subject : NRN FCY Savings & Fixed Deposits (Individual and Institutional)

The Bank has been introducing new products time to time targeting specific yet profitable segments of the customers. The basic purpose of developing new product is to precisely reach and address the specific need and requirement of different customer base. As you are aware, we have experienced quite a success in our segmented products, like Nari Bachat Khata, Remittance Deposit Account, Navaratna Savings Account to name a few. In line with the recent provision made by central bank allowing NRN's (Individual/Institutional) for opening accounts in various FCY currencies, we have decided to introduce NRN FCY deposit to the individual and institutional customers. New products introduced particularly targeting NRN segment are as mentioned hereunder.

- Global NRN (Individual) FCY Savings Deposit (GBNRN)
- Global NRN(Individual) FCY Fixed Deposit (NRNFD)
- Global NRN (Institutional) FCY Savings Deposit (GINSA)
- Global NRN (Institutional) FCY Fixed Deposit (GINFD)

Note: All products can be opened in USD, AUD, GBP, CNY, JPY & EUR

The business prospect under this segment is identified quite pleasing in terms of volume and customer base. It is to be noted that income level of most of the NRNs is considered to be high enough to be qualified as high-value customers and onboarding these customers can be hugely profitable. Further, numerous NRNs are doing businesses across the globe and have association in numerous institutions. We have ample opportunity to explore the untapped market. In view of an opportunity from our Representative Offices and Officers deputed abroad, we have competitive advantage for relationship management and prompt service delivery to the customers as required. Therefore, I request and urge all of you to promote these new products and contribute in strengthening the deposit base of the bank.

In addition to our regular account opening form, an additional form needs to be filled by accountholders during opening of NRN fixed deposit and saving accounts specifying the Bank account details for repatriation. The form and process note shall be separately circulated by Central Operations.

Enclosed herewith the product paper for your reference and update.

Wish you all the best.

Ratna Raj Bajracharya
Chief Executive Officer



सर्वेका लागि बैंक

COUNTRY CIRCULAR NO.: 029/2078-79

Origin Ref. : FRM/017/2078-79

Date : November 24, 2021

Subject : Free data to NTC Sim holder on our mobile banking application

This circular has been issued to inform that we have entered into an agreement with Nepal Telecommunication (NTC) to provide free data to our customer having NTC Sim to use our Mobile Banking Applications.

Digitization is one of the prime goal of Lakshya 2025. We have planned to convert the traditional banking to digital banking. The main objective of our bank remains making our branch less crowded with the customer and making the customers do banking from digital channels. To achieve this goal, the customers should be on boarded on digital channels in the 1st phase. The present limitation of the customers in doing so is the restricted utility of WiFi service and costly data usage. In order to overcome this limitation, Global IME bank has entered into this agreement where our customers who are also NTC Sim holders can enjoy the mobile banking facility switching on their data but without incurring any cost. To say it simply, our data charge will be free for our customers while using our mobile banking applications.

This is our step to motivate our customers to do more online transactions without hesitation. The introduction of this facility will also increase the fee based income and bring on the wave to use mobile banking app. Our association with NTC would definitely be a milestone as most of the existing customers of our bank are NTC Sim holders. The existing account holder will be attracted to subscribe the mobile banking app whereas the new customers will be motivated to open the account and subscribe our mobile banking application.

With this initiative, I foresee tremendous opportunities to increase our digital savvy customers.

Wish you all the very best.

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR No.: 024/2078-79

Original Ref. : FRM/0017/2078-79
Date : October 19, 2021
Subject : Rebranding of Remittance Bachat Khata to Global Sahayatri Remittance Bachat Khata

This circular has been issued to inform that we have reintroduced the Remittance Bachat Khata with additional features. Remittance Bachat Khata, a remittance based product had been introduced in the year 2011 with an objective of enriching remittance conversion to deposit. Over the period, the performance of the product has been observed quite successful in terms of both, number of account opening and deposit solicitation. In order to further strengthen our remit base clientele, the existing product is now rebranded with additional benefit and features. The product is rebranded and renamed as "**Global Sahayatri Remittance Bachat Khata**".

The product is targeted to the migrant workers and their beneficiaries. Some of the added key features associated with the product is as under:

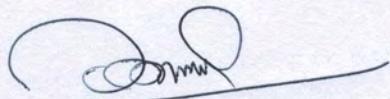
Features	Global Sahayatri Remittance Bachat Khata
Debit Card	1st Year Free
Internet/Mobile Banking	1 st Year Free
Locker Charge	50% discount on annual charges on availability
SIM Card	1 FREE

The bank has entered in an agreement with NCELL Axiata Ltd (NCELL). As per the agreement, NCELL will be providing free Sahayatri Sim card to the customers opening account under this scheme. The NCELL Sahayatri Sim offers wide range of services including but not limited to free roaming services, starter pack and recharge offer. The customer will also receive free data limiting up to 250 MB per month/customers to the users of Global Smart/Plus for the period of One Year.

Strengthening the retail base remains utmost priority of the bank. The product has been reintroduced in order to uplift the retail segment of the bank. We expect the affiliation with NCELL will certainly help us attracting large pool of migrant workers and their beneficiaries. Recently, we have also introduced remit conversion carnival for converting the remittance payout. This re-introduction will also assist branches in achieving our remit conversion target as well. Being a bank with customer base above 2.5 million and point of sales presence across the nation, I foresee tremendous opportunities to encash the remit based segment.

I believe this rebranding of Remittance Bachat Khata will assist the branches to convert maximum remittance into deposits thereby consolidating the retail segment of the bank. Financial Resources Management will conduct a separate training session to all the branches for acquainting about the product.

Wish you all the very best.



Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 021/2078-79

Original Ref. : FRM/003/2078-79

Date : 30th September, 2021

Subject : Remit Conversion Carnival

This circular has been issued to launch a remit conversion carnival for remittance paying branches in order to encourage and involve staffs in the remittance conversion. Remittance business is one of the strong source of our retail deposit.

Strengthening the retail segment remains utmost priority of the bank. Our strong presence across the nation with customer base above 2.5 million have remarkably assisted for continuous business growth and consolidating retail base. In our aspiration to further proper the retail segment, on a regular basis we have been exploring the sources that may generate business to the bank.

In order to encourage the remittance conversion, a remit conversion carnival is launched. The primary concern herein is to persuade each branches to maximize the conversion proportion. It is expected that this campaign will largely educate the branches regarding the scope of remit conversion thereby onboarding the new customers and increasing the conversion proportion. The campaign will commence from Ashwin 15th 2078 till Ashad End 2079.

Based on the number of annual transaction, we have segregated the branches categorization ensuring equity in the campaign. Branches are categorized into A, B, C and D category depending on the data of remittance payout form their outlets. FRM will mail separately the branches falling under each category.

Carnival Introduction

The carnival comprise of 2 parts. :

I) Mini Competitions:

Eligibility Criteria:

10% conversion (both in number of accounts and balance) of total remittance payout into remittance bachat khata or Global IME Remitters term deposit account.

Note: 10% conversion herein indicates 10% of total remittance payment (number and balance) into remittance bachat khata or Global IME Remitters term deposit account. Branches meeting the threshold will be eligible for the competition, amongst the eligible branches the competition will be held within the segregated category. Top branches representing each category will be announced winner, i.e. total 4 winners including all segment.

Duration: Beginning to End of every month for 3 Quarters,

- i. Ashoj 15th to 30th Poush
- ii. Poush 1st to 30th Chaitra
- iii. Baisakh 1st to 32nd Ashad

Prize: From the list of eligible participants, three participants from each category will receive the following prize every quarter:

- i. 1st Prize: Letter of appreciation and NPR 15,000

Terms and Conditions:

1. Competition will run in three phase, quarter wise as stated above.
2. Only saving accounts opened under the scheme of remittance bachat khata and Global IME remitters fixed deposit during the competition will be considered (for example: accounts opened in 2nd quarter will not be considered for competition in 3rd or 4th quarter).
3. Quarter end balance will be considered for the competition.
4. Winners will be announced within a week after the end of competition month.
5. Accounts opened must be tagged with remit conversion in Finacle.

II) Final Competition:

Eligibility Criteria:

Saving Accounts (must be opened during 3 Quarters) and balance as stated below:

Duration: Ashoj 15th to Ashad 32nd, 2079.

Deposit Slab (balance of quarter ends) and Number of Accounts required to get Incentives:

Minimum requirement to achieve Milestone	Milestone 1	Milestone 2	Milestone 3
Branch	15% conversion in number of accounts and balance	20% conversion in number of accounts and balance	25% and above number of accounts and balance
Incentive	Gift voucher worth NPR 10,000 for top 3 branches	Gift voucher worth NPR 20,000 for top 3 branches	Gift voucher worth NPR 30,000 for top 3 branches

Terms and Conditions:

1. The savings accounts and remitter Fixed Deposit accounts opened from remittance conversion during 3 quarters will only be considered.
2. Results will be announced within the 1st week of every quarter.
3. Accounts opened must be tagged with employee remit conversion in Finacle.
4. While introducing customer to the bank by staff, introduction must be done based on complete knowledge about the customer so that the customer can be contacted at a later date through the introducer if required.

I hope this carnival will be helpful in motivating and encouraging to the branches in converting the remittance into deposit.

Wish you all the very best.



Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 013/2078-79

Origin Ref. : FRM/001/2078/79

Date : 17th August 2021

Subject : Branding Checklist in Global Chautari

It is a known fact that good product advertisement creates awareness about the products and services the bank has to offer, while pleasant branch ambience draws the attention of the customers, creates positive impression, builds trust and enables them to take decision in favor the bank. Welcoming branch ambience assists in enhancing the brand value and helps in increasing customer footfalls.

In order to make sure that the branches have pleasant ambience and the branding materials are in proper shape, it is felt necessary to proactively take steps to routinely monitor and check that everything related to branding is in good condition/shape. For this, we have created a Branding Checklist for Branches for them to fill up which allows Branding and CSR Unit to know the status of various branding materials (stickers, boards, signage, flex, etc.) at the branches/departments and help in timely addressing the issues related to branding. The checklist also confirms that the name, phone number, address etc. of the Branch/BM appear correct on our website.

To access the checklist, go to Global Naulo Chautari > Top App Links> Branding. There is an icon “New Item” on top left side where one can update the status of branding or even raise issues related to branding.

Every branch is to fill the Branding Checklist on the 1st week of every Nepali month and help in ensuring that there is proper branding in all the branches.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". It is written in a cursive style with a long horizontal line extending from the end of the signature.

Ratna Raj Bajracharya
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". It is written in a cursive style with a long horizontal line extending from the end of the signature.

COUNTRY CIRCULAR NO.: 137/2077-78

Origin Ref. : FRM/1290/2077-78

Date : 17th June, 2021

Subject : Introduction of "Global Sambriddha Awakash Recurring Deposit"

This circular has been issued to introduce the new product "**Global Sambriddha Awakash Recurring Deposit**" with product scheme code "**GSAFD**". The product is designed for all pensioners and the retired citizens, who wishes to secure some savings out of their pension for future use. The product has been designed to provide their investment with high return, low risk and instant loan facility.

Under the product,

- The depositors shall be pension holders from any organization/entity;
- Pensioners will be required to commit to deposit a fixed amount, from 25% to 50%, of their monthly pension amount as a recurring deposit;
- Tenure of the recurring deposit will be available from 1 year to 5 years;
- The depositors will enjoy facility to top up additional amount just up to the last 3 months of maturity;
- Should there be any default in making any month's deposit, the same may be allowed to be covered (compensated) within next 3 months;
- The deposit shall be paid interest rate published for FDs for one year and above. The rate shall continue for the entire period of "agreement". Any top ups will also earn interest rate applicable to initial deposit rate.

Loan Facility

Pensioners are normally living up with the monthly pension which are usually spent on daily necessities and livelihood. There may arise situations requiring for spending extra, including taking care of medical needs for themselves or dependents. Hence, with a view to cater to such occasional emergency needs, the product has been added with a loan facility where customer can avail instant loan up to 90% of their available deposit. In addition, the customers can also avail advance loan equivalent to maximum 12 months "committed to deposit" pension amount or 2 lakhs whichever is lower. These loans shall be available instantly through mobile app.

A credit card with the limit may also be provided upon request.

The Product paper of "**Global Sambriddha Awakash Recurring Deposit**" has been circulated. The product's detail features with marketing strategies have been mentioned in the Product paper for more clarification. It has been uploaded in *Global Naulo Chautari* under the folder *Policies and Manuals – Marketing* and also attached with this circular.

The product envisage to encourage pensioners to regularly save a fixed amount for future needs and top ups as per their comfort with availability of instant "additional loan" at times of need. This will remain the basic feature of this product which is thought to provide a great relief at times of need and hence considered attracting benefit.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 120/2077-78

Origin Ref. : FRM/006/2077-78

Date : 15th April, 2021

Subject : Launching of Campaign “MEET A NEW PERSON EVERY DAY”

As we welcome the New Year with the new beginning, we are pleased to announce a new campaign “Meet a New Person Every Day” where every staff need to meet a new person (potential customer) in the vicinity of their branch/office and/or living place every day and inform them about the Bank, highlighting the Banks’ strength and pitch the Bank’s product and services. For this purpose, we have printed and circulated to you a flayer showing primary information of the bank. Explaining the bank’s activities by simply handing over this flayer would become easy.

In this process, with a view to ensure wider coverage and to avoid duplication, BMs/HODs are advised to allocate the personal “marketing areas” among the branch/departmental staff members.

We have a very strong staff base which can be utilized to create lead and increase the customer base with minimal effort and less time. With minor but convincing initiation by each of our staff members can create a whole new market of prospective customer base. A simple exercise of meeting a new person a day by all of us will help create a lead of 3000 plus potential customers in a single day. In addition to fulfilling our primary responsibility in the bank on regular basis, this would be a great contribution towards creating brand value and in business growth from each of us.

Please be reminded that deposit/business marketing is a continuous process in which our continuous involvement would always remain meaningful. As you know, we plan to increase our customer base by double fold to get the desired result as envisaged in Lakshya 2025.

In this respect, with a view to recognize the efforts put in by each staff members, we have created a digital platform for CRM (Customer Relationship Management) where every staff can make an input in the system’s designated digital portal with primary information as to the new person they meet every day.

The CRM platform developed is at the beginning stage and more fields and features will be added in the future as per the requirement and feedback received. The online portal has been made available and can be accessed through Global Naulo Chautari. Please use the link below to access CRM:

<http://connectgbl/sites/crm/SitePages/CRM%20Dashboard.aspx>

All staff members are instructed to use this system to report call / visit. The manual / process note for using the online portal is attached herewith for your reference.

The lead thus created will be followed up by the respective branch, relationship managers, credit department, marketing department and other related departments. This will help us to enroll the customer to our information base thus helping us to increase our business.

Financial Resources Management will further brief every staff members in the coming days about the digital platform through physical or online mediums as appropriate and also monitor the performance of each individual staff accordingly.

The contribution of every staff in business solicitation shall be acknowledged through appraisal as well, depending on the lead generated and materialized.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Office



COUNTRY CIRCULAR NO. 119/2077-78

Origin Ref. : GRF/209/2077-78

Date : 1st April, 2021

Subject : Launch of E-Kagaj Module of Global IME Retirement Fund

We are pleased to inform you that we have now launched the E-Kagaj module of Global IME Retirement Fund (GRF).

Global IME Bank Limited has been managing the approved retirement fund “Global IME Retirement Fund” which was incorporated in BS 2060 under Income Tax Act, 2058 & Income Tax Rule, 2059 obtaining approval from the Inland Revenue Department (IRD). The main objective of the Global IME Retirement Fund is to manage Provident Fund, Retirement Fund, Gratuity Fund, Leave Encashment Fund and other employee related funds and to make employee benefited from their income tax liability to maintain their secure retired life throughout saving of their active service period.

In the age of digitalization, the physical documents of all customers related to their information are needed to capture in a place for several years where we can easily find the required evidence to improve service productivity and the handling of support like KYC update and manages account opening forms. Please note the following in this regards:

1. All account opening documents of GRF to be scanned and upload in E-Kagaj.
2. Before updating the KYC, verify the client details in the E-Kagaj system to omit dual update.
3. Account Opening form and KYC is merged & maintained in same form.

All the concerned branch staffs are advised to use new module of GRF in E-Kagaj system for KYC management for which link is accessible in Global Naulo Chautari. In order to access the system and other technical issues, please communicate with Digital Banking department and Global IME Retirement Fund Unit for other issues and support.

The manual for using the Retirement Fund E-Kagaj Module is attached herewith.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 039/2077-78

Origin Ref. : FRM/011/2077-78

Date : 16th August, 2020

Subject : Launch of Global Connect, The Call Center of Global IME Bank Ltd.

We are pleased to inform you all that we have launched Global Connect, The Call Center of Global IME Bank.

In this age of digitization, we need to have a digital platform where the customers are always attended by the Bank. Therefore, to enhance customer service, increase customer satisfaction, provide required information and also to improve productivity, a Call Center Solution has been felt necessary. GIBL being one of the biggest bank in the country with customer base of more than 2 Million, a Call Center will be a complete solution that can provide hassle free and convenient banking services to the customers by the use of digital technology. Therefore, we have established a call center namely **Global Connect**.

The Call Center centrally manages calls coming into the Bank via a dedicated hotline telephone number which is **01-5970600**. The call center administers centralized handling of Inbound Call and provide live support for queries related to Card, Mobile/Online Banking, Credit, Deposit, Banking Operation etc. Global Connect also shall handle outbound calls and contact customers for various support like KYC update, dormant account activation, recovery, research and telemarketing of products etc. The Global Connect will work shift wise from 8:00 a.m. to 7:00 p.m. from Sunday to Thursday and from 8:00 a.m. to 4:00 p.m. on Friday and will be closed during Saturdays and public holidays. Office Hour and Off-hour of Global Connect can be redefined as per the requirement and work scope from time to time.

Global Connect is currently stationed at Tinkune. Global Connect shall contact the respective BMs, OIs, HODs (Nominated by HODs) which are the Focal Points for the tasks, issues, information related to their respective branches / departments. Global Connect should be provided with all the changes / updates in regards to existing products / services / schemes, branding of products / services, introduction of new products / services, changes in interest rates, NRB guidelines / circulars and internal policies of the Bank by the responsible units.

Necessary branding and information regarding Global Connect will be published in social media, branch / department noticeboard, flyers and other communication channels etc.

Details of Global Connect:

Contact No.	+977-01-5970600
Email Address	globalconnect@gibl.com.np
Contact Person	Sovna Upadhyay - sovna.upadhyay@gibl.com.np Reeta Pradhan Adhikari - reeta.adhikari@gibl.com.np
Service Excellence Officer	Niraj Sharma - niraj.sharma@gibl.com.np

(Original Signed)

Mahesh Sharma Dhakal
Acting Chief Executive Officer



Global IME Bank

रालोबल आइएमई बैंक लि.

सर्वेका लागि बैंक

COUNTRY CIRCULAR NO. : 151/2076-77

Origin Ref. : CSR/004/2076-77

Date : 14th June 2020

Subject : Corporate Social Responsibility (CSR) Policy 2020

Revised version of “CSR Policy” has been approved by the 351st Board Meeting dated 10th June, 2020, and the same has been uploaded in Global Chautari under the folder “Policies and Manuals - CSR”. The approved CSR Policy shall be effective from 15th June 2020.

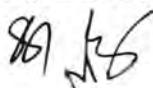
The core purpose of this policy is to serve as the principle guiding document for Global IME Bank Ltd.’s Corporate Social Responsibility initiative, to outline projects and procedures for undertaking CSR initiatives, and to provide a framework for selection, implementation, governance, management, and monitoring of CSR activities.

CSR activities in local areas where we have our presence will not only give a positive image of the Bank to our customers but also enhances our reputation and brand value generating local loyalty towards the bank. Hence, each and every staff member must go through the revised document and get well versed with the new Policy and strictly comply with the same. Further all the branches are encouraged to initiate local CSR activities as per previous country circular no.:107/2076-77 and above revised policy.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR NO. : 107/2076-77

Origin Ref. : CSR/003/2076-77

Date : 18th March 2020

Subject : Engagement of Branches in CSR activities

The bank is providing support for various activities under Corporate Social Responsibility (CSR). As per the regulatory provision, 1% of the total net profit of the bank needs to be allocated for CSR activities. Further, to mitigate concentration of CSR in only a few provinces, we need to allocate a minimum budget of 10% of the total CSR Budget in each province. For this contribution to society, we can use our large network of branches and extension counters. CSR activities in local areas where we have our presence will not only give a positive image of the Bank to our customers but also enhances our reputation and brand value generating local loyalty toward the bank. Hence, we encourage all the branches to initiate local CSR activities coordinating with local authorities and other socially active organizations in their respective areas.

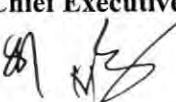
The local programs identified and proposed around the branch locality vicinity needs to be duly coordinated with the CSR Department through Provincial Office for approval in order to proactively participate in such CSR activities. The contact persons from CSR Department are Mr. Chhabi Lal Humagain (chhabi.humagain@gibl.com.np) and Mr. Sudarshan Raj Gurung (sudarshan.gurung@gibl.com.np).

The proposed CSR activities could be related to various social sectors like education, health, natural disaster management, financial literacy, childcare, socio-cultural promotion, environmental protection, and identified different 17 sectors under Sustainable Development Goals, 2016-2030 etc.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer





COUNTRY CIRCULAR NO. : 106/2076-77

Origin Ref. : FRM/004/2076-77

Date : 18th March 2020

Subject : Global IME Retirement Fund (GRF)

Global IME Bank Limited has been managing the approved retirement fund "**Global IME Retirement Fund**" which was incorporated in BS 2060 under Income Tax Act, 2058 & Income Tax Rule, 2059 obtaining approval from the Inland Revenue Department (IRD). The main objective of the Global IME Retirement Fund is to manage Provident Fund, Retirement Fund, Gratuity Fund, Leave Encashment Fund and other employee related funds and to make employee benefited from their income tax liability to maintain their secure retired life throughout saving of their active service period.

Recently, the name of the fund has been changed from Janata Retirement Fund to Global IME Retirement Fund. The fund has been providing service to more than 18,000 individual employees from 700 plus different organizations.

I believe the product would be very helpful for all the branches to increase the deposit portfolio. So branches are requested to market this product and collect good volume of deposit.

Please refer to the Retirement Fund Unit under Financial and Resource Management Department (FRM) should you need any clarifications.

The details of the product is uploaded in *Global Naulo Chautari* under *Document Library > Policies and Manuals > Policies and Manuals - Marketing*.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read 'Parshuram Kunwar Chhetri'.

Parshuram Kunwar Chhetri
Chief Executive Officer

A handwritten signature in black ink, appearing to read 'Parshuram Kunwar Chhetri'.

COUNTRY CIRCULAR NO. : 100/2076-77

Origin Ref. : FRM/003/2076-77

Date : 6th March 2020

Subject : Saving Deposit Product Launch - Global Nari Shakti Bachat Khata (GNSBK)

On the auspicious occasion of International Women's Day 2020, we are grateful to introduce our new deposit product "Global Nari Shakti Bachat Khata (GNSBK).

Global Nari Shakti Bachat Khata (GNSBK) is a prime savings deposit product introduced to minimize concentration risk on institutional deposit by enhancing saving deposit base targeted for women to develop saving habits for their future. This product will help to attract women looking for good returns on their savings and wishing to utilize their savings in different productive sectors.

This product will provide a better opportunity to increase our customer base as the population of women with regular source of income has been increasing day by day. It will be a good opportunity to women to have an account with higher interest rate and many additional features and freebies.

Global Nari Shakti Bachat Khata (GNSBK) has minimum balance of NPR 1000. Bank will provide interest rate of 6.00% p.a. calculated on daily balance with interest payment on quarterly basis.

Product paper of the product is uploaded in *Global Naulo Chautari* under **Document Library > Policies and Manuals > Policies and Manuals-Marketing**.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer





COUNTRY CIRCULAR NO. : 093/2076-77

Origin Ref. : FRM/724/2076-77

Date : 27th February 2020

Subject : Introduction of “Global Top Up Fixed Deposit (GTUFD)” and Target Assigned

This circular has been issued to introduce the newly launched product i.e. “Global Top up Fixed Deposit (GTUFD)”.

In order to enhance the retail base considering our strong network and to keep ourselves within the top position in the industry, participation of all staff to contribute in achieving the set target and make the new deposit product successful is much required.

This product will help to attract customers, as they will be getting better returns on their deposit. So it could be a better opportunity to increase our customer base as the population of middle class people with regular source of income is high in Nepal. It will be a good opportunity to those people to have a fixed deposit account opened with the savings made on regular basis.

Product Introduction

“Global Top-Up Fixed Deposit” has been launched with initial deposit amount NPR 10,000 and above. The customer at the time of opening the account can stipulate the installment amount and the total number of installments payable, in such case standing instruction will be linked. However, this does not restrict the depositor to top up the deposit base as and when required ensuring other defined clauses are met. Customer may opt to deposit any amount at any time in the said account within the maturity period. Entire amount with interest capitalized will be payable to the customer on maturity. Tenure of such account will be six months (minimum) and five years (maximum). The fixed deposit can be opened online and top up can be made through any banking channel including mobile and internet banking. (Product paper enclosed)

Modus Operandi

Customer(s) willing to open account under this scheme should have savings account for the interest serving and to fill-up the Fixed Deposit Account Opening Form mentioning the tenure / standing instruction (SI) or top up through Mobile banking or internet banking. Such account can be opened at any of our Branches wherein Customer Service desk shall verify the overall account opening process as per our **Customer Service Manual**. Separate form has been developed for Global Top-Up Fixed Deposit product (Fixed deposit account opening form attached).

Terms and Conditions:

- No penalty for missed installment payments.
- Deposit installment greater / different than initial installment amount shall be allowed. Multiple installments may be paid in any given month. This can be done using fund transfer feature available in mobile and internet banking and/ or other banking channels.
- Principal and Interest earned shall be credited to the same nominee (savings) account after maturity of fixed deposit.

Launching of New Campaign

We are very optimistic that all the staffs will certainly join hands and put in extra efforts in excelling the set business targets. The major objective of the campaign is to promote the product and increase the deposit base, only new accounts (including savings account) opened under this product will be eligible for the campaign.

Staff target (new customers only) as detailed hereunder:

Level	Amount in 'NPR/ 000'
Assistant (Including TA)	700
Officer (Including MT)	1,000
Manager & Above	1,500

Above detailed target shall be an underlying mark for performance evaluation of each staff and the assigned target in the minimum benchmark that needs to be accomplished.

In order to encourage everyone, we have also designed the incentive/reward package as detailed hereunder:

Category I

Eligibility Criteria	Gift Coupon Worth NPR
NPR 5 million to NPR 10 million	3,500
Above NPR 10 million to NPR 20 million	7,500
Above NPR 20 million	10,000

Category II: Top 3

	Tour Package Worth NPR
1st prize (Minimum solicitation above NPR 40 million)	100,000
2nd prize (Minimum solicitation above NPR 30 million)	75,000
3rd prize (Minimum solicitation above NPR 20 million)	50,000

Terms and Conditions:

- Campaign will begin with immediate effect till Jestha End 2077.
- All staffs, except Management Team and Financial Resources Management Team are eligible for an incentive package as detailed above.
- Only new customers solicited under GTUFD scheme during the campaign period will be considered.
- To simplify the process and encourage maximum participation from each individuals, number of accounts criteria has not been proposed unlike other carnivals executed before.
- Top 3 candidates only will be eligible for incentive stated in Category II however minimum set benchmark to be met. In case two or more than two staffs meeting the minimum requirement of under category II, highest achiever to be awarded the 1st prize followed by second and third achiever for the 2nd and 3rd prize respectively.
- Top 10 achievers shall be felicitated with letter of appreciation.
- Staffs qualifying for Category II: Top 3 will not receive the gift coupon stated in Category I.
- Accounts opened must be tagged using "Relative Staff ID" field in Finacle (similar to C4D II tagging).
- Winners will be announced within 15 days after the end of campaign period.

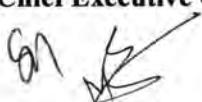
The assigned targets shall however not limit the Department Heads / Branch Managers for additional assignment of target in the given areas to their respective staff members.

I believe the assigned targets will be taken positively by all the staffs and will be a motivating factor in achieving the desired result of the Bank.

Wish you all the very best.

Please be guided accordingly.


 Parshuram Kunwar Chhetri
Chief Executive Officer





COUNTRY CIRCULAR NO. : 089/2076-77

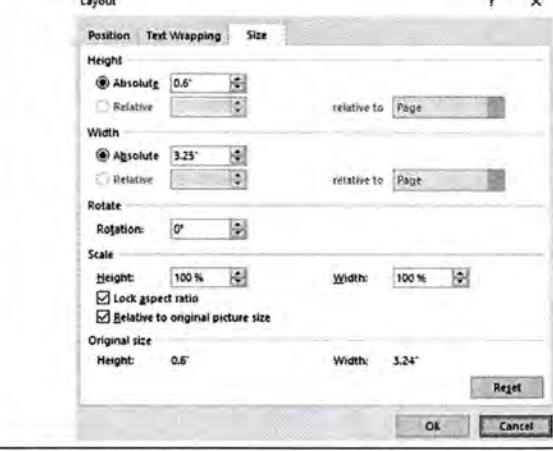
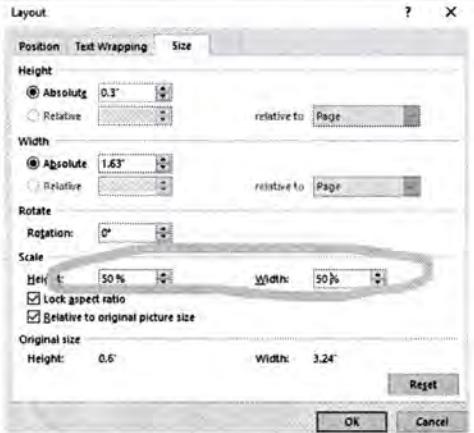
Origin Ref. : BRD/002/2076-77

Date : 25th February 2020

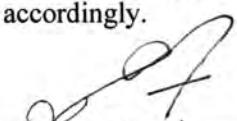
Subject : GIBL Logo - Size and Proportion

This circular has been issued concerning the haphazard use of GIBL logo in various internal documents. GIBL logo is our brand identity and an asset. Thus, in order to use a uniform/standard size of the logo, all staff are instructed to follow the guidelines provided herein.

If/when you need to increase or decrease the size of the logo follow the following steps:

1. Place the GIBL Logo in a word file and right click on it.	 Global IME Bank ग्लोबल आइएमई बैंक लि. सर्वेक्षा लागि बैंक
2. You will see a window pop up. Go to "Size and Position". You will find another pop up window.	
	
3. If you want to decrease/increase the size of the image, alter the height and width percentage keeping the "Lock aspect ratio" and "Relative to original picture size" option in scale section checked/ticked.	

Please ensure that the bank logo is not used with bad placement or sizing in order to maintain brand sanctity. The best way to check this is to be certain that the round logo is circular to the naked eyes. Please be guided accordingly.


Parshuram Kunwar Chhetri
Chief Executive Officer

COUNTRY CIRCULAR NO. : 024/2076-77

Origin Ref. : BRD/001/2076-77

Date - : 11th December 2019

Subject : Facebook Page Engagement

Social media is a powerful tool for reaching the public at large on an individual/direct basis due to the mass usage of smartphones and increasing availability of data networks across the country.

In line with that realization, we are already actively engaged in promoting our Facebook (FB) page. Our current followers are about 238K where we seem to be trailing some other big banks. Therefore, in order to increase our follower base on the FB page and target to reach 500K as soon as possible, you are all requested to not only “like” and “follow” our FB page but also invite all your “FB friends” and encourage/push your friends and families also to invite their friends so that we can increase this number in an organic way as much as possible. Please follow the below mentioned steps:

1. Search “Global IME Bank Ltd.” Facebook page, identifiable by our Logo
2. Like and Follow the page
3. Go to “Community” section of the page
4. Click on “Invite Friends to like this page”
5. Click on “Select All” and send the Like Page Invites

Apart from the number of followers, the actual engagement level of our followers on our page actually determines how active and visible our page is in social media circles, where we are doing well as demonstrated below. In order to maintain this top ranking in engagement levels, you are requested to continue liking, sharing and commenting on our page posts.

Page		Total Page Likes	From Last Week	Posts This Week	Engagement This Week	
1		Global IME Bank Limited	238.7K	▲0.8%	9	40.9K
2		Civil Bank	180.9K	0%	21	9.7K
3		Machhapuchchhre Bank...	102.1K	▲0.2%	15	8.8K
4		Muktinath Bikas Bank Ltd.	100.4K	▲9.2%	4	11.7K
5		Sanima Bank	75.1K	▲0.5%	11	22.8K

Please also be informed that opening any Global IME Bank Branch/Department/Region or Friends Facebook page is strictly prohibited as such duplications dilute our main page efforts. In case there are any, the authorized admin of that page is instructed to close it down immediately as there should be a single Facebook page for our Bank.

Please be guided accordingly.


Parshuram Kunwar Chhetri
Chief Executive Officer

CENTRAL OPERATIONS DEPARTMENT



COUNTRY CIRCULAR NO.: 074/2079-80

Original Ref. : OPS/009/079-80

Date : 15th June 2023

Subject : Revision in the timing of Evening Counter

This has reference to Country Circular no. **054/2079-80** dated **24th March 2023**.

Considering potential market areas with good volume of business and to cater our extended services to the prospective customers around such vicinity, it has been decided to revise the operating hours of evening counters for the attached list of branches from **6:00 pm** to **7: 00 pm** with immediate effect.

All other terms and conditions of the earlier Country Circular shall remain unchanged.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 071/2079-80

Origin Ref. : OPS/008/2079-80

Date : May 23, 2023

Subject : Online portal for verification of No Objection Letter (NOC)

The Ministry of Education, Science and Technology (MOEST) has launched online portal for confirmation of details specified in NOC. In this regards, Nepal Rastra Bank has also issued a circular directing Banks and Financial Institutions to provide foreign exchange facility to students on the basis of NOC after verification through online portal.

Under this new arrangement, applicant/ customer will bring NOC letter containing QR/ BAR code. A branch staff/ user is required to verify the document via online portal for establishing authenticity. After verification of NOC letter and providing exchange facility, branch staff/ user is also required to update the details of payment in the same portal.

The excerpt from the circular (*Circular No 19/2079-80 dated 2080-01-15*) is given below for reference

यस एकीकृत इ.प्रा. परिपत्र : द/ २०७९ मा
अन्यत्र जुनसुकै कुरा लेखिएको भएतापनि नेपाल
सरकार, शिक्षा, विज्ञान तथा प्रविधि मन्त्रालयले
स्वीकृत गरेको “वैदेशिक अछ्ययन स्वीकृति
सम्बन्धी निर्देशिका, २०७९” बमोजिम उक्त
मन्त्रालयले व्यवस्था गरेको पोर्टल प्रयोगमा
आएपश्चात् बैंक तथा वित्तीय संस्थाले सोही
पोर्टलमा उपलब्ध वैदेशिक अछ्ययनको स्वीकृति
(No Objection Letter) सम्बन्धी विवरण यकिन
गरी सटही सुविधा उपलब्ध गराउनु पर्नेछ ।

The required user credentials for getting access to the online portal will be made available to the branches by respective Branch Operation Control (BOC) desk heads. Thus, branches receiving customer requests of educational payments requiring NOC are advised to coordinate with respective desk heads to comply with this provision.

For efficient and prompt handling of customer requests, branch-wise maker and checker users shall be created which shall ensure uninterrupted service in absence of any particular staff/s at branch. Consequently, branches are required to maintain proper record of handover/ takeover of user credentials during absence of staff/s entrusted with this task. A digital platform is being developed to record the details of handover/ takeover which shall be separately communicated by Central

Operations department upon completion. Until the digital platform is made ready, branches are advised to maintain the handover/ takeover details manually.

The detailed Process Note/ guidelines related to NOC online portal has been attached herewith for ready reference. All branches are advised for its strict compliance with immediate effect.

In case of any queries or confusions, all concerned are requested to contact respective BOC desks at Central Operations.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 060/2079-80

Origin Ref. : OPS/ 007 /2079-80

Date : April 17, 2023

Subject : Processing of outward RTGS request through workflow

In order to properly manage the outward RTGS requests of branches, a portal has been developed so that branches can send the RTGS requests from the system.

Creating the portal will help to resolve the issues related to duplication of request as branches will not have to send emails for the transaction request. The status of the transaction can also be viewed from the portal, which is time-saving for branch staffs as well as for Central Clearing unit, Central Operations.

Tasks carried out at branch level:

- Obtain the "RTGS Interbank Deposit/Fund Transfer Voucher" or fund transfer request from the depositor/customer
- Branch is required to take ultimate care while obtaining customer details in voucher/request form, as the transaction once executed in the RTGS system cannot be revoked or reversed. Hence, branches need to ensure about the account number provided in the deposit voucher or request, since the transaction shall be processed on the basis of account number validation. So, one level of checking mechanism is required, i.e., (signature verification, debit or credit account details, financial institution, amount, etc.)
- In cases of account debit, ensure that sufficient balance is maintained in the account of the applicant. Verify the customer's signature and identification documents.
- The branch should debit the customer's account with the transaction and charge amount and credit the RTGS POOL OFFICE ACCOUNT (007630524006) separately for further processing from Central Clearing.
- Open the RTGS portal, fill up the required fields, attach the scanned copy of the voucher or fund transfer letter, and submit. A notification email will be sent to the concerned staff/s at Central Clearing.

Tasks carried out at Central Clearing:

- Open the portal, verify the details, and process the transaction in NCHL RTGS system.
- After processing, the consigned staff shall approve the transaction in the RTGS portal as well. A notification email will be sent to the concerned staff/s of the initiating branch.

Meanwhile, to address the operational risks associated with the implementation of this new RTGS request portal, it is required to have a robust system to properly monitor the transaction of RTGS at the branch level as well as from Central Clearing. Therefore, the following control mechanisms have been envisaged to be in place to mitigate such risks:

- The portal validates the transaction ID of CBS, so a duplicate transaction with the same transaction ID cannot be created twice.
- The system validates the transaction ID for the same date only.
- Concerned BM/OI to be designated to access the system, and they shall assign the same to the staffs who have been entrusted with the responsibilities of requesting RTGS fund transfers in the system.

Detailed Process Note and Guidelines related to the request for a transaction, responsibilities, and monitoring process have been prepared and attached herewith for your ready reference. All branches are advised to comply with its strict requirements with immediate effect.

In case of any confusion or query, all concerned are requested to contact Central Clearing Unit, Central Operations Department.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya

Chief Executive Officer

COUNTRY CIRCULAR NO.: 054/2079-80

Origin Ref. : OPS/006/2079-80

Date : 24th March, 2023

Subject : Revision in Operations of Evening and Holiday Counter Services

Considering current market situations, some revisions have been made in the Operations of Evening and Holiday Counter Services. The Operations of Evening and Holiday Counter Services as per the attached list shall come into effect from 26th March 2023.

It is reiterated that, for efficient implementation of Evening and Holiday counters, all branches must ensure that staffs working at other areas of the bank (*i.e. non-operational staffs*), including Relationship Managers (RMs) must also be mobilized on a rotation basis for counter operations (*evening and holiday counters*). Further, Branch Managers (BMs) and RMs must take this as an opportunity and remain vigilant in identifying potential customers around the vicinity for fresh deposits by promoting the extended counter timing services provided by the bank.

Please also note that we must always keep customer service on our top priority and must always be aware on providing consistent level of high quality customer services to all our customers and stakeholders.

The standard counter timing and timing for evening and holiday counters shall be as under:

a. Standard Counter timing

Summer Timing	
Sunday to Thursday	Friday
10:00 AM to 04:30 PM	10:00 AM to 01:30 PM

b. Evening Counter

Normal Evening Counter Timing		Extended Evening Counter Timing	
Sunday to Thursday	Friday	Sunday to Thursday	Friday
05:00 PM to 06:00 PM	02:30 PM to 05:00 PM	05:00 PM to 07:00 PM	02:30 PM to 05:00 PM

c. Holiday Counter

Saturday and Regular public holidays	Suddenly declared public holidays
10:00 AM to 01:00 PM	10:00 AM to 01:30 PM

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 033/2079-80

Origin Ref. : OPS-004/2079-80

Date : December 02, 2022

Subject : Assignment of Branch wise ECC Users

In order to properly manage the users in ECC system, it has been decided to provide ECC users in the name of the branches instead of providing them individually to the branch users.

Creating the branch-wise maker/ checker users will help to resolve the issues related to absence of any particular staff/s assigned with the role of ECC user (maker/checker). For its implementation, all the existing ECC users created in the names of individual staffs at the branches shall be disabled / canceled and branch-wise maker and checker users for the ECC system shall be created and provided as under.

1. SOL Branch Maker (Example- 001KANTIPATHMAKER)

2. SOL Branch Checker (Example- 001KANTIPATHCHECKER)

On the other hand, staffs at corporate office / Central Clearing unit, Central Operations, shall be continued with individual users in their names. With this new arrangement, it is highly expected that services related to ECC will be much efficient and cost effective.

Meanwhile, to address the operational risks associated with the implementation this new user management system, it is required to have a robust system to properly monitor the transfer of ECC users within the branch users. Therefore, following control mechanism must be in place to mitigate such risks:

- DC (Digital Certificate) to be created for each branch and digital log shall be maintained for the system and the same shall be made mandatory while logging in the system.
- Concerned BM / OI to be designated as the custodian of the DC; and they shall assign the same to the staffs who have been entrusted with the responsibilities of maker/ checker roles of ECC system.

A Process Note/ guidelines related to the handling of such DCs, responsibilities and monitoring process has been prepared and attached herewith for ready reference. All branches are advised for its strict compliance with immediate effect.

In case of any confusions or queries, all concerned are requested to contact Central Clearing unit, Central Operations Department.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 031/2079-80

Origin Ref. : OPS/003/2079-80

Date : November 17, 2022

Subject : Process Note on Finacle 10 - Branch Operations

With the migration to the latest version of the Core Banking Software- Finacle 10 from its earlier version, the operational efficiency, in terms of customer service and internal processing, is expected to improve further. This upgradation has also been recognized as an important step towards the digitization goals envisioned by the mid-term plan “Lakshya 2025” embraced by the bank.

Upgrading the vital software like CBS has its own challenges and in an organization of our size educating staff and providing timely guidance / support is even tougher. During the upcoming merger this is going to be one of the major challenges to overcome.

Though separate manuals covering the changes after the migration to Finacle 10 from its earlier version have been prepared and circulated earlier, it has been felt that having an integrated manual covering the entire menu options and process to be followed for various activities related to branch operations can provide easy reference / guidance to the concerned users. To serve this purpose **“Process Note on Finacle 10- Branch Operations”**, have been approved and circulated herewith for necessary reference.

The signed copy of the document has also been uploaded in “Global Naulo Chautari” under the heading “Central Operations Department- Policies and Manuals” for necessary reference.

All concerned are hereby advised to seek necessary support from IT or Central Operations Departments, if required.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 017/2079-80

Origin Ref. : OPS/002/2079-80

Date : August 18, 2022

Subject : Change in the Pattern of Branch Codes and Account Number

The bank has adopted the new pattern for branch codes and the same shall be taken live with effect from EOD of 2nd Bhadra, 2079 i.e. 18th August, 2022. After this change, existing two-digit branch codes / SOL IDs shall be converted to three-digits ranging from 000 to 999. Consequently, this shall change all customer account numbers as well as office account numbers.

This change in branch codes has been initiated to reduce the confusion and resulting error in transactions due to the alpha numeric branch codes. Under the new system the branch codes shall have 3 digits instead of current 2 digits, hence the number of digits in the account number will increase accordingly i.e. the existing customer account number of 13 digits will now have 14 digits and that of office accounts shall also increase from existing 12 digits to 13 digits with following composition:

Customer accounts:

Total 14 digits with following composition:

3- Digits SOL ID + 2- Digits GL Code + 2- Digits Currency Code + 7- Digits Account Serial No.

Office accounts:

Total 13 digits with following composition:

3- Digits SOL ID + 4- Digits GL Code + 3- Digits Currency Code + 3-Digits Account Serial No.

The account number of customer accounts shall be changed / updated accordingly after the implementation of the new account number pattern / branch codes; however, necessary arrangement shall be made so that the existing cheques and other instruments shall be accepted uninterruptedly.

The transition / migration process shall start from 12:00 AM of 3rd Bhadra, 2079 i.e. 19th August 2022 and is expected to be completed by 6:00 AM of the same day. Please note that the entire transactions including those initiated through digital channels will be halted during this period. Though a public notice has already been issued in this regard, all concerned staffs shall also inform the concerned customers, especially those who might require to make any payments / transactions during aforementioned period, as necessary.

The new / revised branch codes / SOL IDs have been annexed herewith for needful reference.

All concerned are hereby instructed to proceed with the revised SOL IDs, account number pattern and other related changes; and to inform / update their customers / staffs accordingly.

Similarly, all concerned are advised to seek necessary support from IT or other concerned departments, if required.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 014/2079-80

Origin Ref. : OPS/001/2079-80

Date : August 10, 2022

Subject : Revision of Cross Branch Account Balance Enquiry Authorities

Balance Enquiry, Statement Print and Issuance of Balance Certificate of the customers/accounts from the branches other than home branch (the branch where the account has been maintained) have been restricted vide country circular no. 068/2078-79 dated March 25, 2022. The arrangement was put in place to control unauthorized access to customer information, thereby mitigating operations risks related and the initiative have been handy in meeting desired objective to a large extent.

Considering the feedback received from branches along with the commitment shown to ensure the compliance and confidentiality, it has been felt that allowing such authorities to BMs and OIs can help improve the efficiency and ensure immediate service to our customers who seek such services from any of our branches. Hence the BMs and OIs have been provided with the following authorities related to the customer accounts pertaining to other branches too:

1. Viewing Account Balance
2. Issuing/Printing Account Statements
3. Issuing/Printing Balance Certificates

Henceforth, the users with the role of OI and BM will be able to view the balance, print account statements and balance certificates for the accounts maintained with any of our branches branch.

The restriction that was put in place in order to mitigate the operation risk and ensure confidentiality has been lifted in case of OI and BM with the expectation that the staff under these roles are more responsible and aware of the risks involved, hence the concerned users are hereby instructed to exercise the additional privilege with highest degree of confidentiality.

The branches/concerned users shall follow the following procedure and documentation for handling balance enquiry, account statement and balance certificate pertaining to other branches:

1. Concerned branch to receive the application for the service in our standard format for that particular service.
2. CSD to make all necessary verifications, namely authorized signature, presence of customer /authorized person, identification document etc. as per our regular process and forward the same to the OI / BM.
3. Concerned OI / BM to provide the account balance or handover the account statement / balance certificate to the authorized person directly.
4. A separate file to be maintained by the branches for the balance enquiry, account statement or balance certificate of other branches along with the applications received along with necessary verification.
5. Concerned BM / OI to forward the scanned copy of application received along with the service provided to the home branch for necessary record.

The existing process for such service provided for customers of the home branch shall remain unchanged.

All concerned to ensure strict compliance.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 066/2078-79

Origin Ref. : OPS/008/2078-79

Date : March 22, 2022

Subject : Obtaining Supporting Documents in case of High Value CASH Deposits.

You all must be aware that, as per the NRB directive, customers/ depositors must disclose ‘Source of Funds’ for making cash deposits of NPR 1 million and above. The same has been explicitly incorporated in our Cash deposit slip. However, in recent times, it has been observed that there have been number of high value cash deposits in our customer accounts mentioning source of funds as ‘Sale of land’. It is to be noted that for any land purchase transactions, the Land Revenue Offices seek evidence of such payment by CHEQUE only. Which means, CASH transactions against sale of land in excess of Rs. 1 million by anybody is not acceptable. Accordingly, disclosure of the source of fund as “sale of land” for excessive cash deposits cannot be accepted by the bank either.

This practice has already been raised as a concern by the regulatory authority. In the absence of any “genuine” reasoning, the amount thus deposited may be considered as part of money laundering activities. Staff members who are accepting such deposits without obtaining adequate documentary proof may also be subject to questioning later.

Therefore, in order to properly address this concern, branches are hereby advised **NOT TO ACCEPT** “Sale of Land/property” as a valid reason for accepting CASH deposits in excess of Rs. 1.0 million. Supporting documents as an evidence of source of funds for cash deposits above NPR 1 million in other cases are encouraged to be obtained wherever felt necessary.

In case of any queries or confusion, branches are requested to contact Branch Operation Control (BOC) desks or Compliance department.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read 'Ratna Raj Bajracharya', is placed over a horizontal line.

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 060/2078-79

Origin Ref. : OPS/008/2078-79

Date : 4th March, 2022

Subject : Launching of Digital Workflows related to Operations Department

In our persistent endeavors towards digitalization and process automation, it is my pleasure to introduce following workflows related to Operations Department. These workflows have been developed and to be implemented with immediate effect.

1. Dormant Account Activation Module
2. Scheme Transfer Module
3. Vault Cash In / Out Register module
4. Transaction Reversal Module

Branches are now required to use these systems - for **activation of dormant accounts; account scheme transfers; recording of vault cash in/ out; and reversal entry approval processing**. Further, by the implementation of Vault Cash In/ out register module, branches are no longer required to record the vault cash in/ out register manually and manual registers shall be discontinued immediately.

I believe that these systems will be very useful in bringing operational efficiency and effectiveness. The process notes for using these digital platforms are attached herewith for your ready reference.

Further, branches are requested to contact Branch Operation Control (BOC) desks or Digital Banking department in case of any queries and confusions.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". It is written over a horizontal line.

Ratna Raj Bajracharya
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". It is written below the first signature.

COUNTRY CIRCULAR NO. : 051/2078-79

Original Ref. : OPS/006/2078-79

Date : February 1, 2022

Subject : Information Disclosure Related

We must be very aware regarding all possible Operational risk events that might occur during our day-to-day branch operations. Such risks can only be mitigated by properly following and adhering our standard operating procedures. Branches are instructed / advised to properly follow standard operating procedures of the bank while opening accounts and executing other operation related activities in order to mitigate/manage operational risk. Not adhering to the proper procedures will expose our Bank to undesirable level of operational risk thereby exposing the Bank to Reputational Risk as well.

As a prudent practice, customer's information like account number, available balance and other related information are not to be shared/disclosed with any unauthorized person. This is a very serious and sensitive issue as we should not disclose any kind of personal and account related information of a certain customer to any other unauthorized person, even if he/ she is the immediate family member (Husband/ Wife/ Son/ Daughter etc.), unless otherwise authorized (written) by the account holder to do so. Therefore, branches are once again instructed to ensure that none of our staff members share any kind of information to any unauthorized person (i.e. someone other than the account holder himself/ herself).

Please note that Branch managers and Operation In charges have the major roles in ensuring smooth branch operations management by ensuring proper implementation of policies, circulars and guidelines in their branches. Noncompliance to such basic operational guidelines shall be viewed very seriously and strong disciplinary actions may be taken against concerned staffs.

The Bank is focusing on Digitization and completed Digital Awareness Campaign in almost all of the branches locality, branches are instructed/requested to educate/advise their respective customers to use Digital platforms and online banking (mobile banking, Internet banking) services as far as possible. This will facilitate customers to carry transaction without physically visiting bank/ branch premises to avail basic banking services, especially at the time of this pandemic.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 027/2078-79

Original Ref. : OPS/004/2078-79

Date : November 17, 2021

Subject : Revision in Operational Approving Authority Matrix

The existing Operational Authority Matrix has been revised in the way of delegating some more responsibilities to Province offices. It is expected that the operational activities of the bank will further streamline and this shall bring promptness in approving process thereby facilitating smooth customer services while mitigating associated operational risks.

The revised operational authority matrix shall come into effect from 18th November 2021 and all concerned are advised for its implementation. This has also been uploaded in Global Naulo Chautari.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".



COUNTRY CIRCULAR No.: 022/2078-79

Original Ref. : SD/004/2078-79

Date : October 10, 2021

Subject : Product Paper and Guidelines of E-Banking

The “Product Paper and Guidelines of E-Banking” has been prepared and approved to provide clear guidelines regarding overall management of E-Banking operations of the Bank.

The purpose of this product paper is to provide a comprehensive overview of the Bank’s E-Banking channels namely, Mobile Banking, Internet Banking, Missed-Call Banking, Viber Banking, ConnectIPS, and CorporatePay, QR Merchant Payment and their operations. This document shall replace the existing product paper on Global IME Bank on Viber, Mobile Banking Policy, and E-Banking Policy of Global IME Bank Limited.

In our endeavour to contribute towards cashless economy and minimize the customer’s footfall in branch premises, this document shall be an important guideline in increasing the digital platform-based transactions of the Bank. This document shall come into immediate effect after the country circular is issued for the knowledge of all staffs.

The document has been uploaded in *Global Naulo Chautari* under the folder *Policies and Manuals – Central Operations* and also attached with this circular.

Please be guided accordingly.

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR No.: 019/2078-79

Original Ref. : OPS/003/2078-79

Date : September 22, 2021

Subject : Operational Guidelines on Government Revenue 2021

The **Operational Guidelines on Government Revenue 2021** has been revised in line with *Government Transaction Directive_2076 (first amendment)*, *Single Account Treasury System_2073 (amended) & prevailing laws, bylaws, circulars, directives* from Financial Comptroller General Office & Nepal Rastra Bank, inculcated with the clarity unaddressed by the preceding guidelines and superseding of Government Transaction Directive_2071. Revised Operational Guidelines on Government Revenue 2021 has been circulated herewith and also uploaded in **Global Naulo Chautari** under **Document Library > Policies and Manuals > Policies and Manuals – Central operations**, for implementation, which shall replace the existing Operational Guidelines on Government Revenue 2019 with immediate effect.

Hence all staffs are hereby guided to ensure compliance to the newly circulated guidelines. The guidelines is attached herewith.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". It is written in a cursive style with a horizontal line underneath it.

Ratna Raj Bajracharya
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". It is written in a cursive style.



COUNTRY CIRCULAR NO. : 015/2078-079

Original Ref. : OPS/002/2078-79

Date : September 1, 2021

Subject : Distribution of Social Security Allowance based on Forward Feed

Department of National ID and Civil Registration (DONIDCR) has developed Social Security Reconciliation Portal (SSRP) in their website <https://ssrp.donidcr.gov.np/> where member banks would have direct access to download forward feed for distribution of Social Security Allowance (SSA) and upload reverse feed after distribution of SSA.

In this regard, DONIDCR has issued letter on 2078/01/24 BS to all BFIs distributing SSA requesting for the following:

1. Immediate implementation of SSRP Portal.
2. Download forward feed from the portal, and upload reverse feed in the portal after distribution of SSA.
3. Upload reverse feed for SSA already distributed for this fiscal year 2077/78 including 1st and 2nd instalment.
4. Local bodies are not required to provide forward feed through email to the bank. Bank should download forward feed from the portal itself and distribute SSA.
5. Bank is not required to provide reverse feed to local body, instead upload reverse feed directly into the portal after distribution of SSA.

Following guidelines shall be followed for distribution of Social Security Allowance (SSA) from this SSA distribution system

1. The customer entitled to receive SSA shall have an account opened explicitly in the scheme code GBLSA (GL Subhead Code 0711). If the accounts are not in GBLSA scheme, branch shall amend the scheme to GBLSA type. The accounts opened under GBLSA Scheme shall exclusively be used for receiving SSA.
**Customer can open another account for making other personal transaction, if required. Opening of multiple account for such cases is permitted by NRB.*
2. The specific purpose of opening any account by the customer must be verified and confirmed by front office staff so as to mitigate the opening of accounts under a specific scheme for distribution of SSA.
3. The customer receiving a SSA from the branch must open an account in the same branch under GBLSA Scheme. If the request from customer is received otherwise, branch shall convince the customer to open an account in the same branch rather than any other branch.
4. The Cheque received from the authority regarding the payment of SSA shall be verified with the details from forward feed and same shall be deposited in the customer account opened under/amended to GBLSA scheme.
5. Branches should verify all the payment made to the SSA customers and send the summary details to the Government Revenue Cell (GRC), Central Operations. Moreover, all the remaining/outstanding fund for the payment of the SSA shall be transferred by the branch to the SSA Payable Account instantly.

Three handwritten signatures are present at the bottom of the page. On the left is a signature consisting of a stylized 'f' and 'S'. In the center is a signature consisting of a stylized 'R' and 'S'. On the right is a signature consisting of a stylized 'D'.

6. GRC shall create branch-wise users in the Social Security Reconciliation Portal (SSRP) as per the requirement of branches and a process note regarding such reconciliation shall be forwarded to the branches.
7. During the distribution of SSA, branch must follow the Unified Branch Operations Manual, Social Security Allowance Distribution Procedure-2077 and other applicable/relevant guidelines and acts in <https://www.ssf.gov.np/np>.
8. Government Revenue Cell (GRC) under Central Operation shall regularly monitor, check and reconcile SSA payable accounts on a regular period.

SSA refund process

For customers, who do not visit branch for regularization of accounts or who do not visit branch for withdraw of allowance from the account, such accounts may be closed. However, for closure of such account, written instruction must be obtained from concerned local body. Upon receipt of such instruction, account shall be closed and allowance amount shall be refunded back to local body.

Furthermore, following conditions shall be met in order to credit SSA henceforth.

- Account of beneficiary must be under GBLSA Scheme.
- No multiple allowance shall be credited in same account if account number is duplicate in forward feed for same fiscal year and same installment.
- Cheque amount shall not be less than total allowance amount in Forward Feed.

Steps in CBS while making the payment

- Cheque Received by the Branch
- Clearing of the Cheque by the branch in SSA Payable Account** (specific payable account opened in branch)
- Debit of SSA Payable Account and credit of customer accounts individually.

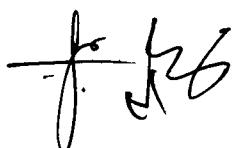
Things to be considered by the branch while crediting the customer account

Transaction ID and Transaction Date of the **specific cleared Cheque in SSA Payable Account to be strictly mentioned in the **Transaction Particular** and Cheque number in **Remarks** section while crediting the customer account.

The user manual on Social Security reconciliation portal has been attached along with. In case of any confusion or queries, please contact respective Branch Operations Control (BOC) desks at Central Operations Department.

Please be guided accordingly and ensure strict compliance.

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 143/2077-78

Original Ref. : OPS/44/2077-78

Date : 15th July, 2021

Subject : Implementation of system generated Advance Payment Certificate (APC)

In line with the provisions laid down in NRB's Unified Foreign Exchange Circulars, our branches have been issuing Advance Payment Certificate (APC) in the preprinted stationaries as per the format prescribed by NRB. The current practice of APC issuance is to record all the details in CBS and to re-write manually in pre-printed APC forms as well.

As a part of our Business Process Reengineering (BPR), the issuance process of APC has now been digitalized. Branches are no longer required to fill in the forms manually as they can directly print system generated APC using the platform developed by our Digital Banking Department in coordination with the Central Operations and Trade Promotion & Marketing Department. Implementation of this process is also to accommodate suggestions received from our customers to have system printed certificates. After its implementation, it is expected that this will reduce the turnaround time and reduce irregularities/ errors that may arise during issuance of APC certificates manually.

This shall come into immediate effect and branches must issue system printed APC henceforth.

Process note to use the platform developed for recording and generating APC through system is attached herewith.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 127/2077-78

Original Ref. : OPS/032/2077-78

Date : 30th April 2021

Subject : Recording of NPR and FCY Cash Denominations in System

As per the requirement prescribed by Nepal Rastra Bank for Supervisory Information System (SIS) reporting, the bank needs to provide following information regarding the banknotes with immediate effect.

1. Denomination wise currency note position of the bank (fit, unfit and unsorted)
2. Cases of detection of suspicious /fake banknotes by the bank
3. Denomination wise banknotes sorted (Quantity and Value)
4. Inflow and outflow of bank notes

In order to submit these reports to the central bank, Bank has developed different modules/ digital platform where branches are required to record the details. The process note for using these modules/ platform is attached herewith for your ready reference.

Branches are instructed to record the required details on a daily basis in system without fail.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 126/2077-78

Original Ref. : OPS/031/2077-78

Date : 26th April 2021

Subject : Launch of digital platform for approval of High-risk accounts

In our continuous efforts towards digitalization and process automation, a digital platform, '**High Risk Customer Approval System**' has been developed for approval of High Risk accounts. Branches are now required to use this system while requesting for approval of High Risk accounts. It is believed that the system will be very useful in recording and easy retrieval of documents related to High Risk accounts as and when required in the future.

The process note for using this digital platform is attached herewith for your ready reference.

Branches are requested to contact Branch Operation Control (BOC) desks or Digital Banking department in case of any queries and confusions.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 109/2077-78

Original Ref. : OPS/028/2077-78

Date : 22nd February 2021

Subject : FD Account Linkage for Loan against FD

In our continuous efforts towards business process reengineering and for risk mitigation, it has been decided to link respective Fixed Deposit account number in CBS through Security Register Maintenance (SRM) menu.

Branches shall link Fixed Deposit account in SRM menu before requesting for disbursement of Loan against FD. The same shall be verified by LDU in CBS before implementing the disbursement. The Process Note to list and de-list FD account in SRM menu is also attached herewith and has been uploaded in Global Naulo Chautari under the folder Policies and Manuals – Branch Operations.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 107/2077-78

Original Ref. : OPS/027/2077-78

Date : 17th February, 2021

Subject : Using system generated transaction vouchers/tickets

In progression to the business process reengineering and to bring efficiency in working processes, it has been decided to replace pre-printed stationaries of 'Two entry' and 'Multi Entry' transaction vouchers/ tickets with system generated transaction vouchers/ ticket.

The system generated vouchers/ tickets will serve the same purpose and reduce manual tasks on part of the branches/ departments where such vouchers/ tickets are required to be kept as a proof of transaction records. With this, concerned departments/ branches are no longer required to manually fill in details in the pre-printed vouchers/ tickets. They can simply print system generated transaction vouchers/ tickets and shall sign by concerned maker (inputter) and checker (authorizer/ verifier) users for maintaining necessary records.

This circular shall come with immediate effect. The process note on generation of system printed vouchers/ tickets is attached herewith. In case of any confusion, please contact Branch Operation Control (BOC) desks or IT department as appropriate.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 095/2077-78

Original Ref. : OPS/023/2077-78

Date : 11th January, 2021

Subject : Launch of digital platform for verifying threshold of TT transactions

In order to monitor and ensure that the threshold set by central bank for TT transactions for import of goods is not exceeded, Central Operation department in coordination with Digital Banking department has developed a digital platform for checking such threshold.

All outgoing TT transactions that has been performed within the period of last 7 working days will be shown through the digital platform where concerned branch users need to check and verify that the same customer has not forwarded TT payments exceeding the threshold to the same beneficiary.

The process note on using the digital platform is attached herewith for your ready reference.

Please contact Branch Operation Control desks or Digital Banking Department if you have any queries or confusions in this regards.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 092/2077-78

Original Ref. : OPS/022/2077-78

Date : 7th January, 2021

Subject : Decentralization of Connect IPS account linking and Outward IPS transfers

In our continuous efforts to streamline operational activities, it has been decided to decentralize following functions with immediate effect.

- a) Connect IPS account linking process
- b) Outward IPS transfers

Till now, these functions were being carried out by the bank's Centralized Clearing unit. In order to improve service delivery and to avoid duplication of jobs at branches and central levels, these functions are now delegated to branches. It is expected that turnaround time will reduce substantially after its implementation.

Further, it has also been decided to shift responsibilities related to Connect IPS, Corporate pay and any such future online transactions/ products, from Centralized Clearing to E-Banking Operations.

Digital Banking Department in coordination with IT Department, shall provide required system accesses to branch users and Centralized Clearing/ E-Banking Operations shall guide branches to perform these functions initially. For easy reference to branch users, process notes to carry out these functions have been attached along with.

Branches are requested to coordinate with Digital Banking Department for any issues and to contact Centralized Clearing / E-Banking Operations for any confusions or queries.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 067/2077-78

Original Ref. : OPS/018/2077-78

Date : November 11, 2020

Subject : E-KYC for online updates of existing individual customers

In order to facilitate our existing customers in submitting their KYC information through online channels, E-KYC has been developed. The E-KYC can be used by individual account holders only who have already submitted their personal KYC information with us which requires to be updated. With the help of E-KYC, customers can update their information through mobile banking, internet banking already subscribed with us and also through our web portal.

Use of E-KYC will help us in updating the KYC information of our existing customers who cannot visit the branches due to some reasons but are able to use e-channels. With this, branches can now speed up the KYC updating process and updates in Trust AML.

Process note guiding the staffs as to how to use the system has been attached herewith for your ready reference.

(Original Signed)

Ratna Raj Bajrahcarya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 056/2077-78

Origin Ref. : OPS/015/2077-78

Date : 15th October 2020

Subject : Counter payment through QR Code

The bank is focusing on digitization of its products and services. In order to facilitate the customers for withdrawal of cash, a mechanism of counter payment through QR Code has been devised and introduced.

In this regard, a QR code shall be provided to each branch, and to make available to the customers through cash counter. Customers who have availed our mobile banking (Global Smart) can be facilitated with this service. For conducting the QR code related transactions, the accountholder should be self-present in the cash counter. The customer will transfer the fund using the QR Code available in the counter. The process for transferring the fund through QR Code is same as done through our mobile banking (Global Smart).

Process note guiding the staffs as to how to use the system and how to generate QR code has been attached herewith for your ready reference.



Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 023/2077-78

Origin Ref. : OPS/009/2077-78

Date : 7th August, 2020

Subject : Record of Not My Client Conductor

In order to simplify the record of conductors who do not have account with us (known as Not My Client), a system has been developed to record details of such “**Not My Client**” conductors along with copy of identity documents. Upon submission of the record by Not My Client conductors, tellers are required to mention the unique serial number in the system. This will reduce the turnaround time and help in goAML reporting. Branches are to use this system with immediate effect.

The process manual is attached herewith for your perusal.

Please be guided accordingly.

(Original Signed)

Mahesh Sharma Dhakal
Acting Chief Executive Officer

COUNTRY CIRCULAR NO. : 022/2077-78

Origin Ref. : OPS/008/2077-78

Date : 7th August, 2020

Subject : Screening names of blacklisted persons before opening accounts

As per the requirement of Unified Directive 2076/77 directive no. 12/076 clause 21, opening accounts by blacklisted individuals, firms, and companies are restricted by the central bank. Since we are not allowed to open accounts of blacklisted persons, we need to identify such persons beforehand. In regards to this, a system “CIBAPI” developed with support from Credit Information Center Limited allows real time screening of the name of prospect customers for account opening in the database held by Credit Information Center Limited.

Hence the branches/departments are now required to:

- a. Check the name of customers before opening accounts
- b. Open the account only when the names of the customers do not appear in the system
- c. Record the screening ID in Finacle ensuring that the customer’s name was checked

Process note to use the system is attached herewith for your perusal.

Please be guided accordingly.

(Original Signed)

Mahesh Sharma Dhakal
Acting Chief Executive Officer

COUNTRY CIRCULAR NO. : 012/2077-78

Original Ref. : OPS/003/2077-78

Date : 26th July, 2020

Subject : Settlement of Claim on Fixed Deposit of Deceased Account holder

In order to establish a prudent practice while dealing with claim application on fixed deposits of deceased account holder, clause 3.6 B of Premature Withdrawal of Fixed Deposit has been revised as follows:

Provision	Existing provision	New Provision
Clause 3.6 B: Premature Withdrawal of Fixed Deposit	<p>The customer should not be provided with any interest; and in the case of already paid interest to the customer, the net interest paid should be recovered from the customer.</p> <p>Interest accrued in the Fixed Deposit should be reversed to the interest expense account. Interest, if already paid to the customer, should be reversed in the customer's account and credited to the interest expense account in the system.</p>	<p>The customer should not be provided with any interest; and in the case of already paid interest to the customer, the net interest paid should be recovered from the customer.</p> <p>Interest accrued in the Fixed Deposit should be reversed to the interest expense account. Interest, if already paid to the customer, should be reversed in the customer's account and credited to the interest expense account in the system.</p> <p>However, in case of deceased accounts, if the Fixed Deposit is to be pre-matured as per claimant's request, all interest accrued till the day of FD liquidation shall be paid to the claimant. Similarly, interest paid already shall also not be recovered from customer's account.</p> <p>The customer must submit the original Fixed Deposit Receipt. If the original Fixed Deposit Receipt is lost or misplaced or could not be surrendered due to any reason, an indemnity letter should be obtained.</p>

Please be guided accordingly.

(Original Signed)

Mahesh Sharma Dhakal
Acting Chief Executive Officer

COUNTRY CIRCULAR NO. : 002/2077-78

Origin Ref. : OPS/002/2077-78

Date : 17th July, 2020

Subject : Name Mismatch in Customer ID Level and Account Level

We have been observing mismatch in customer names between customer ID level and account level. The reason for this is, the requirement to input customer name separately in customer ID level and account level where branches input different details due to error on their part.

Hence in order to ensure that the name is correctly mentioned in accounts of individuals, a system of replicating the name mentioned in customer ID level to the account level has been developed and shall be applicable for newly opened accounts of individuals. Hence, from now onwards, the name mentioned in customer ID level shall be automatically replicated in the name in account level ensuring names in customer ID level and in account level are the same.

As there may be a need to have different names in customer ID and account level in some institutional accounts based on projects, type of funds, purpose of accounts etc., the branch will continue to input details manually in both these fields in case of institutional accounts. However, such difference in account name in customer ID level and in account level is not allowed for accounts of individuals.

In case of existing accounts, branches are to manually rectify the name in customer ID level and in account level within 31st Shrawan, 2077. Central Operations shall forward such list of mismatched details to concerned branches.

Please be guided accordingly.

(Original Signed)

Mahesh Sharma Dhakal
Acting Chief Executive Officer

COUNTRY CIRCULAR NO. : 001/2077-78

Origin Ref. : OPS/001/2077-78

Date : 17th July, 2020

Subject : Verification of Non-Financial Transactions

The bank has been following maker-checker concept in carrying out all financial and non-financial transactions. Unlike financial transactions, non-financial transactions do not involve transfer of funds between accounts and include transactions such as account opening, account maintenance, standing instruction maintenance, sweeping, cheque book issuance, etc.

In order to complete any transactions, it needs to be verified by the supervisor. However, there are instances where non-financial transactions are not being verified in Core Banking System (CBS) in a timely manner and left unverified in CBS. As a result, there has been impact on account maintenance, delivery of service to customers, and on generating correct reports.

Hence, a system level restriction has now been put in place, whereby, the branch will not be able to carry out SOL Submission function (SOLVAL) at the end of the day unless all non-financial transactions are verified w.e.f. Sunday, 19th July 2020.

As there are transactions committed by other Corporate Departments also in the branch SOL, the concerned departments and branches shall coordinate accordingly in this regard.

Any non-financial transactions which are left unverified by the branches shall be cancelled by IT Department during day end operations with notification to the concerned branches. The concerned branch shall be held responsible for any consequences as a result of cancellation of such transactions.

Please be guided accordingly.

(Original Signed)

Mahesh Sharma Dhakal
Acting Chief Executive Officer



COUNTRY CIRCULAR NO. : 165/2076-77

Original Ref. : OPS/021/2076-77

Date : 13th July, 2020

Subject : **SOP on multiple accounts of Natural Person**

As you are aware, as per Nepal Rastra Bank directives, a natural person cannot maintain more than one account of similar nature in a financial institution (same Bank). In order to address this issue, we have developed a Standard Operating Procedures (SOP) for management of multiple accounts of natural persons.

All concerned are requested to comply with the provisions of the SOP and start closing multiple accounts as per the mentioned process. The *SOP on multiple accounts of Natural Person* has been uploaded in Global Chautari under *Documents Library> Policies and Manuals > Policies and Manuals - Branch Operations*.

If you need any clarification, please contact Central Operations Department (COD).

Please be guided accordingly.

(Original Signed)

Parshuram Kunwar Chhetri
Chief Executive Officer

COUNTRY CIRCULAR NO. : 158/2076-77

Original Ref. : OPS/019/2076-77

Date : 29th June, 2020

Subject : **Vault Key Register in Workflow System**

In our continuous effort to streamline/digitize various operational processes, I am pleased to advise that we have developed digital Vault Key Register in Bank's Workflow system. The features of the system are as follows:

- Digital Record of Key Holders for vault Keys.
- History maintenance of key holding.
- Easy to track as the record is maintained digitally.
- Maker and checker concept while appointing vault custodians.
- Place where the duplicate keys are held.
- Date of keys exchanged etc.

The system is now available through "Branch Vault Memo" in the Central Operations section in Global Chautari. Process note guiding the users as to how to use the system has been attached herewith for your ready reference. Branches are requested to record vault key holding details through this system with immediate effect.

Please be guided accordingly.


R
Parshuram Kunwar Chhetri
Chief Executive Officer





COUNTRY CIRCULAR NO. : 147/2076-77

Origin Ref : OPS/016/2076-77

Date : 8th June 2020

Subject : Import of Goods through DD/TT

In line with Unified Circular 2076/, issued by NRB Foreign Exchange Management Department and amendment dated 2076/12/5 in circular no. 1/2076, section 1.7.17 related to import of goods through DD/TT, **please ensure to take a declaration from importer stating that “the goods have not been imported and have not been shipped” before remitting payment.**

Whilst, the statement that “goods have not been imported” is already included in Bi. Bi.Ni. Form no. 3 (Ka) to be submitted by the importer, we shall also include the statement that “goods have not been shipped” in the same document. Until such time the stock of old forms are finished and new forms are printed, branches are requested to take the additional declaration by the customer that “the goods have not been shipped” in the Bi. Bi.Ni. Form no. 3 (Ka) itself before remitting funds.

Needless to mention that, all other provisions of the above circular must also be complied with. Any non-compliance to above shall be viewed seriously.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Parshuram Kunwar Chhetri".

Parshuram Kunwar Chhetri
Chief Executive Officer

A handwritten signature in black ink, appearing to read "SA KBC".

COUNTRY CIRCULAR NO. : 145/2076-77

Origin Ref. : OPS/015/2076-77

Date : 5th June, 2020

Subject : Uploading Account Opening Documents in Global E-Kagaj

This is with reference to the country circular #130/2076-77 dated 5th May, 2020 regarding Uploading Account Opening Documents of accounts opened with the erstwhile JBNL in Document Management System (DMS).

Due to some technical issues in Document Management System (DMS), it has been decided to use Global E-Kagaj for uploading documents of such accounts opened. Please note the following in this regard:

- All account opening documents of the then JBNL to be scanned/uploaded in E-Kagaj instead of DMS. However, those documents which have already been uploaded in DMS need not be uploaded again in E-Kagaj.
- Branches in Kathmandu valley whose account opening is centralized at Central Account Unit, to continue to scan/upload the documents of newly opened accounts in DMS.
- All other branches to continue to scan/upload Account Opening Documents of newly opened accounts in E-Kagaj as usual. Accounts already uploaded in DMS, if any, need not be uploaded again in E-Kagaj.

Digital Banking Department is working to improve the DMS system under SharePoint in terms of capacity, robustness and user friendliness as early as possible. Resumption of use of DMS shall be advised later upon improvement of the system.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer





COUNTRY CIRCULAR NO. : 130/2076-77

Original Ref. : OPS/ 011/2076-77

Date : 5th May, 2020

Subject : Uploading Account Opening Documents in DMS

This is with regard to uploading of account opening forms and related documents in Documents Management System (DMS) by the branches.

The Bank has been uploading documents in Documents Management System (DMS) for utilizing such records for various purposes and to manage operational risk to some extent. Though the account open forms and related documents are being currently uploaded in the system, the accounts which were opened in erstwhile Janata Bank Nepal Limited (JBNL) before merger are yet to be scanned and uploaded in DMS.

In this regard, the erstwhile Janata Bank Nepal Limited (JBNL) branches including the branches which were merged with erstwhile Global IME Bank Limited branches need to scan the documents by utilizing the current workforce and complete the task at the earliest possible. The following working procedures are to be followed in executing this task.

- a. Branches need to provide the details of accounts uploaded in DMS each Sunday morning to Branch Operations Control Department (BOC), who will compile and submit a weekly report to the Management Committee. The details shall contain the account number, and account name, and the staff who scanned the documents along with date of record uploaded.
- b. The concern Desk Heads at BOC Unit shall monitor the quality and progress of the task.
- c. In case of Kathmandu Valley branches and within cities where there are more than one branches (e.g., Pokhara, Nepalganj, Butwal etc.) staffs may be temporarily deployed from nearby branches and Units under Central Operations during lock down period. For this, coordination from COCO/Province Heads/Deputies upon initiation by the required Branch Manager may be required.
- d. The branches shall also maintain individual files of each customer account as per the policy of the bank (mentioned in Unified Operations Manual).
- e. The branches are not required to scan those accounts that are already closed and of those customers whose multiple accounts (as defined by NRB directives) have been identified and earlier opened accounts are already scanned and uploaded in the system.
- f. Branches need to complete this task by Shrawan end, 2077.

For this, IT Department shall provide technical support required for the branches and Branch Operations Control Department shall guide the staff as necessary.

Please be guided accordingly


Parshuram Kunwar Chhetri
Chief Executive Officer

COUNTRY CIRCULAR NO. : 082/2076-77

Origin Ref. : OPS/009/2076-77

Date : 14th February 2020

Subject : Conductors KYC details –‘My Client’ and ‘Self’

This has reference to earlier Country Circular on Conductor Details, ref no. **OPS/008/2076-77** dated **28th January 2020**. In case where conductor is ‘Not my Client’, branches are recording conductor’s information in the form developed by IT -as advised in the circular. Similarly, if conductor is ‘My Client’ or ‘Self’, branches are simply recording account number (in case of individual customer) and related person’s name from dropdown list (in case of entity account) in the system.

In order for us to be able to submit goAML reporting to the central bank, we need to have complete KYC information for conductors (‘Self’ and ‘My Client’) in our system. Recently, there have been issues with conductor details of ‘My Client’ and ‘Self’ due to incomplete KYC information in the account of such conductors. Therefore, IT team has developed a form/ screen that shall pop-up if required KYC information are incomplete for transaction account and/or conductor account provided by conductors- ‘My Client’ and ‘Self’.

Hence, all branches are strictly instructed to have KYC information of transaction account and conductor account checked and conformed without any fail. Branch should maintain KYC incomplete report and complete the KYC in system immediately/ same day as per the Bank policy/guideline. User manual shall be circulated to branches through Central Operations on this. It shall be the responsibility of transacting branch to obtain /update KYC information of transaction account and conductor account. In case of confusion, please contact respective Branch Operation Control (BOC) desk at Central Operations.

Needless to mention, Branch Management (BM/ OI) are responsible for implementation of policies/ circulars/ guidelines at their branches.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR NO.:072/2076-77

Origin Ref. : OPS/008/2076-77

Date : 28th January 2020

Subject : Conductor Details

As per the provision of NRB with regard to Threshold Transaction Report (TTR) and Suspicious Transaction Report (STR) through goAML, we have been keeping the record of conductor in FINACLE. As there has been some difficulties in recording conductor details in the existing system, we have developed an in-house system to capture conductor's details.

This in-house developed system has been provided to each Teller and can login immediately while using FINACLE without submission of further credentials. The introduction of this system is aimed at easing in carrying out transactions without any errors in recording the details required for reporting to central bank.

Branches are now required to record the details of conductors in this system in place of FINACLE. This system is ~~is~~ easy to use, allowing any modifications as needed helping tellers to record the correct details.

Hence, all branches are instructed to use this system with effect from 29th January 2020. The user manual for the system has been attached herewith for your ready reference. If you need any clarification, please contact Central Operations.

Please be guided accordingly.

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Parshuram Kunwar Chhetri
Chief Executive Officer

A handwritten signature in black ink, appearing to read "P.K.C." followed by a stylized surname.

COUNTRY CIRCULAR NO. : 045/2076-77

Origin Ref. : OPS/002/2076-77

Date : 8th January 2020

Subject : Basic Operating Control Guidelines

This is to reiterate the following operational control mechanism for day to day transactions at branches:

- 1) While opening an account, customer must be self-present at the Bank (Authorized signatories in case of institutional accounts). In case of accounts opened outside the Bank (e.g. during door to door and other marketing campaigns), the concerned staff collecting the account opening documents, must ensure that the customer is present face to face while collecting account opening documents. Accounts must not be opened if the account opening documents are brought by a third person. Non-face to face transactions are treated as High Risk accounts and can be opened in special cases with approval from Chief Operating Officer only as per Bank's AML/KYC process manual.
- 2) All KYC requirements must be fulfilled before opening an account as mentioned in Bank's KYC/AML/CFT Guidelines- 2019.
- 3) Any suspicious activities or approach observed during the account opening/ account operation process must be escalated for further review/ investigation.
- 4) Financial Transactions Report (FTR) of all area (Cash, CSD, Remittance, Clearing etc.) must be cross verified on daily basis and should be signed by the checker/verifier. OI or BM should review and make note/acknowledge on FTR to ensure that it has been properly checked/ verified by users.
- 5) While authorizing transactions, verifier must check the system entry with instrument (cheque/ voucher) and mark his/her signature on the top of the instrument once verified. The responsibility of verifier/ authorizer will be more in case of transactions posted/ verified at dual levels.
- 6) Whenever customers request for a cheque book through an application (against lost cheque or otherwise), customer must be self-present in the Bank. The concerned staff must verify the presence of customer by mentioning "customer self-present" in the application after verifying customer's original ID document. In case where the account holder is not present in the bank, branch shall obtain confirmation with account holder over the phone by calling on the phone number recorded in Bank's system. Similarly, in case of institutional accounts, the letter from customer must be signed by the authorized signatories and authority to collect the cheque must be in place if cheque is being collected by person other than authorized signatories. In case of delivery to an authorized person (other than authorized signatories of the account), the concerned staff must call at least one of the signatories to confirm the issuance of cheque book request and mention the name of the person called and date and time of the call in the customer's letter. Regardless of type of customer (personal or institutional), all such request (request to issue cheque book through letter) must be approved by the OI/Branch Manager.
The request form as per attached Annexure -1 should be used while issuing cheques against letter (application).
- 7) Similarly, When customer (personal or institutional) authorizes a third person to collect cheque book through cheque book requisition slip issued by the Bank earlier to the customer which contains date of last cheque book issued, account number, account name and cheque serial numbers, the concerned staff must verify the specimen signature of the authorized person while delivering the cheque book. Copy of ID proof of such authorized person must also be obtained. For more details on cheque book issuance, please refer to Bank's "Unified Branch Operations Manual".



- 8) Whenever customers report loss of cheque books, such cheque leaves must be immediately marked "Stop Payment" in the system.
- 9) Customer must be self-present while changing his/her mobile number or user code/ password/ pin for mobile-banking, internet banking, debit card etc. In case where the account holder is not present in the bank, branch shall obtain confirmation with account holder over the phone by calling on the phone number recorded in Bank's system.
- 10) Card/ PIN must be mandatorily maintained under dual custody only.
- 11) Upon receipt of cheque book, ATM card and others, staff must get the recipients' signature very confidentially so that signature of other customers in the register are not visible to them.
- 12) Whenever, we accept any copies of documents (including identification documents) from customers, the concerned staff must verify the copy against original and "original seen" stamp along with concerned staff's signature must be affixed in the copy of such documents.
- 13) The teller and CSD staff along with the authorizer must be more vigilant while verifying the signature of the customer. In case staff finds the customer signature even slightly doubtful, the payment needs to be done only after making call back confirmation with the respective account holder/s in case of any doubt in signature verification.
- 14) The teller staff must verify either the cash receiving person is same to the person in Identification document provided to him/her during the time of collecting cash. The ID provided must be of the cash receiver. The copy of Identification document provided should be clearly readable. Specially, the photo in the copy and the ID number should be clear.
- 15) In case of any confusion regarding signature or due to any kind of suspicion; call back the customer (in the number provided in our Core Banking System) to reconfirm if the cheque is genuinely issued by him/ her or not.
- 16) In case of transactions for amount of NPR 100,000 or above (including equivalent FCY) by a non-client or non-customer, valid identification document and contact details must be obtained. Further, information of such conductors must also be mandatorily recorded in bank's CBS for goAML live reporting purpose.
- 17) In no situation the Statement Register, Cheque book Register, Balance Certificate Registers to be mishandled or compromised so that the third party customer takes hold of the custody or takes photos of confidential data / details (Eg: Account number, Signature, etc...) of other customers containing in the afore mentioned Registers.
- 18) It is restricted/ prohibited to take photos or videos inside the banking hall (Especially in CSD, Cash and Teller areas). Operation In-charge and other staffs at customer service department must ensure this.
- 19) Bulk statements and cheque books must not be provided to any single person collecting on behalf of several customers. In case of doubts, the request(s) must be cross-checked with the account holder(s).

BMs/OIs must brief staff at their branches about the contents of this circular and provide confirmation to their respective desks at Central Operations.

Needless to mention that Branch Management (BM/OI) are responsible to implement policies/ circulars/ guidelines in their branches. Hence, it is strictly instructed to keep compliance with the standard operating procedures all the time.



Please note that non-compliance to these basic operational guidelines shall be viewed very seriously and strong disciplinary actions shall be warranted against concerned staff.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".

Mahesh Sharma Dhakal
Officiating Chief Executive Officer



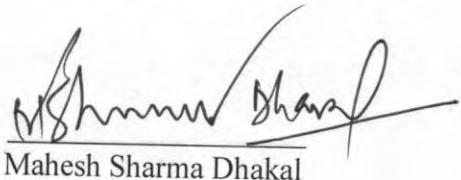
COUNTRY CIRCULAR # 15/076/77

To:	All Staff	Date: November 14, 2019
From:	Acting Chief Executive Officer	
Subject:	Unified Branch Operations Manual 2019	

Various branch operations related manuals, namely "*Customer Service Department – Operations Manual*", "*Cash, Vault Operations and Transaction Procedures – Operations Manual*", "*Outward Remittance – Operations Manual*", and "*Safe Deposit Locker (Vault) – Operations Manual*", have been amended in line with new provisions as per NRB Directives as well as for further clarification of existing provisions, and have been consolidated into "**Unified Branch Operations Manual 2019**".

This Manual shall further streamline and strengthen the operations area along with facilitating prompt and smooth customer service while mitigating associated operational risks. The **Unified Branch Operations Manual 2019** shall supersede the existing manuals as mentioned above for implementation with immediate effect.

All staff are hereby instructed to ensure strict compliance to the Unified Branch Operations Manual without any deviation.


Mahesh Sharma Dhakal



Corporate Office
Country Circular #10/2076/77

To:	All Staff	Date: November 01, 2019
From:	Acting Chief Executive Officer	
Subject:	Operations Manual on IPS	

The Operations Manual on Interbank Payment System (IPS) 2019 has been revised for periodical review and also to incorporate the changes and amendments made in operating rule book and system.

The revised manual on IPS circulated herewith shall supersede the existing Operations Manual on Interbank Payment System (IPS) 2017 with immediate effect.

Hence all staffs are hereby instructed to ensure strict compliance to the newly circulated manual.

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".

Mahesh Sharma Dhakal
Acting Chief Executive Officer

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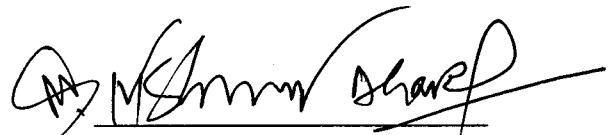
Corporate Office
Country Circular #05/2076/77

To:	All Staff	Date: August 8, 2019
From:	Acting Chief Executive Officer	
Subject:	Operations Manual on Clearing and Collection	

The Operations Manual on Clearing and Collection 2019 has been revised in line with Banks' Policy, NRB Directives, Circulars and all governing Act & Rules.

Revised Operations Manual on Clearing and Collection 2019 has been circulated herewith for implementation, which shall supersede the existing Operations Manual on Clearing and Collection 2017 with immediate effect.

Hence all staffs are hereby instructed to ensure strict compliance to the newly circulated manual.



Mahesh Sharma Dhakal
Acting Chief Executive Officer



COUNTRY CIRCULAR #074/75

To:	Branch Managers	Date:	05-JUN-2018
From:	Chief Executive Officer	CC:	Management, HOD, Internal Audit, Risk Management and Compliance, COD, OIs, CTF
Subject:	Restriction of Outward Remittance Transactions for Non-Accountholders		

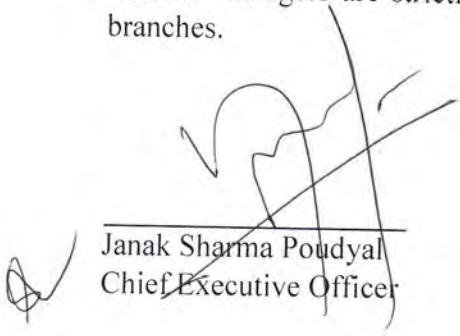
This is with reference to Country Circular #44/072/73 dated April 28, 2016 regarding “Issuance of Draft/TT against Cash” as per which threshold limit has been set for issuance of DD/TT to non-accountholders on case-to-case basis.

It has been deemed necessary to revoke the aforementioned circular so as to mitigate associated money laundering and operational risks, and also to address the concerns of our correspondent banks.

The outward remittance request of the customer should be only executed by debiting the account of respective customer henceforth. Branches are hereby restricted to perform any outward remittance transactions for non-accountholders. Likewise, branches are required to ensure that KYC and account is duly updated.

For payment of some services like fees for college, medical treatment and similar nature, the transaction may be done through account of parent/guardian/dependent upon obtaining the document evidencing relationship and identification of the applicant.

Branch Managers are strictly instructed to ensure that no deviations are being exercised in the branches.


Janak Sharma Poudyal
Chief Executive Officer



Global IME Bank
COUNTRY CIRCULAR #07/074/75

To:	Branch Managers	Date: 25-SEP-17
From:	Acting Chief Executive Officer	CC: Management, HOD, Internal Audit, Risk Management and Compliance, COD
Subject:	Account Review	

This is with regard to the review of account opened with us in line with Unified Directive 19/074. The provision 8 (1) of this directive requires us to review all accounts within Mid July, 2018 and reaffirm the adequacy of KYC documents, identify the actual beneficiary of the account; and reconfirm the purpose of the account opened.

In this context, we need to constantly review and reconfirm the followings with regard to the accounts opened with us:

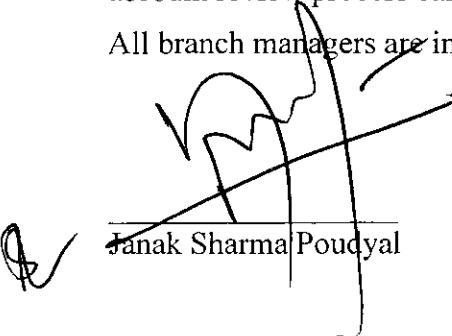
- a. All documents regarding legality of the account holder are obtained. For e.g., citizenship certificate, valid passport, birth certificate, registration, license, permits etc.
- b. The account opening forms and KYC forms – simplified or enhanced – as applicable along with thumbprints are obtained properly.
- c. The authorization for opening accounts are properly obtained and verified. For e.g., minute, AOA and MOA, partnership deed, authorization letter etc.
- d. Accounts are properly graded in terms of risk. Approval from Central Branch Operations for opening of High Risk Accounts is obtained before opening accounts of customers classified as “high risk customers”.
- e. Accuracy sanction screening confirmation is made before opening accounts.
- f. All details of customers are entered in core banking system.
- g. All documents are properly scanned and uploaded in E-kagaj.
- h. Once an account is reviewed, mark review date in Finacle
- i. Account review should be documented by filling up CDD form and to be kept in customer's file.
- j. Physical records are properly maintained

The review of accounts is to be conducted on high priority and branch managers will be personally held liable in doing so. Considering the seriousness of the issue, top priority must be given in the branch to complete the review process well ahead of the given deadline.

In case a customer does not provide necessary details and documents, a call report is to be prepared and kept in the customer's file. And, in case a customer cannot be contacted, a letter through registered post is to be sent on the contact address mentioned by the customer in the account open form; a copy of such letter is to be kept in the customer's file. Record of the same to be maintained in the branch and also to be forwarded to Branch Operations Department for record on weekly basis. Such accounts need to be “total freeze” in the system to avoid possible issues.

The current pace of account review is to be increased to meet the given deadline. Branches need to put extra effort, use available workforce, and manage time productively so that account review process can be accelerated without further delay.

All branch managers are instructed to strictly comply on above.


Ranak Sharma Poudyal



COUNTRY CIRCULAR # 04/074/75

To:	All staff	Date: July 25 th , 2017
From:	Chief Executive Officer	
Subject:	Cash Withdrawal Limit 1 Million and above	

This is in reference to the notice published by Nepal Rastra Bank (NRB) and Department of Money Laundering and Investigation (DMLI) regarding cash withdrawal limit with effect from Shrawan 1, 2074 as per which banks and financial institutions are restricted for payment of cheque amounting NPR 1 million and above in cash except under specific conditions.

Except under following specific conditions, there is restriction of cash payment for 1 million and above;

1. Deposit in Financial Institutions
2. Repayment of loan to Financial Institutions
3. Cash transactions between Financial Institutions (Licensed by NRB)
 - Bank and Financial Institution
 - Co-operatives (Licensed by NRB-Justification letter to be obtained)
 - Remittance Company (Licensed by NRB-Justification letter to be obtained)
 - Money Changers (Licensed by NRB-Justification letter to be obtained)
4. A written request received from account holder with clarification of genuine purpose for cash withdrawal of 1 million or above, branch shall proceed for cash payment of the cheque as follows; this type of transaction should be occasional and on case to case basis.
 - A Written request of the customer (as per attached form) mentioning valid reason and justification for requirement of withdrawal in cash should be obtained.
 - The request for withdrawal should be forwarded to Central Operations with recommendation of Branch Manager. The minimum approving authority shall be Chief Branch Operation.
 - Branch shall keep record of such transactions for future reference as well as for reporting as per the regulatory requirement.

Central Operations shall report such transactions to compliance for further reporting to NRB on monthly basis as per regulatory provision.

Besides this, while entering the transaction of 1 million and above in core banking system-Finacle, a pop up message will appear. Branches are required to mention the "reason" in the system as stated by the customer.

Also, in case of payment of multiple cheques to different beneficiaries, prior to making payment, such issue to be escalated to Operation In charge/Branch Manager/CBO to ensure the eligibility of the cash withdrawal.

All Branch Managers are required to strictly ensure that all staff are made aware well in advance and understand the provision of the act and NRB circular to this effect as any deviation and non compliance will be the sole accountability.

The above to be reviewed and re-approved again by September 30th, 2017 with changes as necessary.

Please ensure strict compliance,

(Original Signed)

Anil Gyawali
Chief Executive Officer



COUNTRY CIRCULAR # 41/072/73

To:	Head of Departments / Management Team	Date: April 21, 2016
From:	Officiating Chief Executive Officer	CC: Chief - Internal Audit,
Subject:	Department Activity Process Note	Risk Management and Compliance, CEO
Ref:	72/73-COD-77	

All concerned are hereby advised that they review existing and make new process note/ manual / policy guideline as may be applicable covering each and every activity/ function in their areas / department. It is because the internal documents like process note/ manual / policy guideline are the only mean to mitigate risk related to "Process" and "People" in one hand and educate / train existing and fresh employee to carry on with work smoothly without confusion on the other. Such documents also set standard and uniformity in the departmental functions and help in performing work smoothly even in absence of regular staffs in any unit and movement of staffs. It makes the function / activity system based rather than individual staff based.

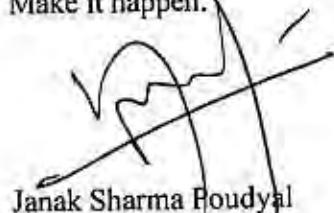
Hence, every function/ activity must have process note/ manual / policy guideline and it should be reviewed regularly at least annually. All unit heads are therefore instructed to prepare and update the same of their respective department. The document should include job procedure, workflow, work cycle, responsibility of staff involved, controlling and monitoring mechanism, compliance aspect and so on.

All the unit heads are responsible to complete the above by 30th June 2016 and to forward to the management through the respective reporting line for approval and implementation.

Once the process note/ manual / policy guideline covering each activity of the department are prepared, put them all in alphabetic order in one index file for easy retrieval and record. These documents then become instrumental for training fresh employees in the department.

All concerns to ensure strict compliance of the above by the time line.

Make it happen.



A handwritten signature in black ink, appearing to read "Janak Sharma Roudyal".



A handwritten signature in black ink, appearing to read "J.S.R.". This is likely a initials or a short form of the name "Janak Sharma Roudyal".



COUNTRY CIRCULAR # 30/072/73

To:	Branch Managers	Date: December 18, 2015
From:	Chief Executive Officer	CC: Management, Internal Audit, Risk and Compliance
Subject:	Reason for Cheque Return	
Ref:	72/73-COD-48	

A cheque is a written order directing a bank to pay out money of account holder. Cheque is also known as a bill of exchange drawn on a bank by the holder of an account; payable into a bank account, if crossed, or on demand, if uncrossed. The term bill of exchange means a document ordering the payment of money; drawn by one person or bank on another.

Nepal Rastra Bank has made provision under Unified Directives that any individual or firm or company or institutions may not be allowed to issue a cheque without having sufficient fund in the account. That is, if cheque is not realized due to insufficient funds in the accounts, bank and financial institutions to mention that check is dishonored (returned) due to "insufficient fund" and upon request of the payee (a person/firm/company/institution to whom a cheque, money order, etc., is payable), in line with NRB directive, the account holder/associated persons are to be blacklisted.

Besides, there may be number of other reasons for a cheque being returned in the counter or through clearing, like: funds; signature of drawer; stop payment order; account blocked/freezed; instrument; account; crossing/endorsement etc. The applicable instances of reason (s) for cheque return are categorized in the following which is illustrative but not an exhaustive list:

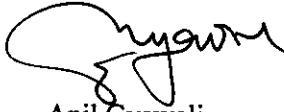
S. No	Reason for Return	Remarks
1.	Funds:	
	Insufficient fund	No enough funds in the account to pay the cheque or draft drawn.
	Exceeds arrangement	This is normally applicable to overdraft loan accounts, where cheque amount exceeds the overdraft limit to pay the cheque or draft drawn.
	Effects not cleared, present again	Cheque in debit account are in clearing cycle, fate is still unknown.
2.	Signature:	
	Drawer's signature incomplete	In case drawer's signature (s) differs from specimen signature(s) in the bank's record or could not be verified.
	Drawer's signature and stamp missing	
	Drawer's signature illegible/unclear	
	Drawer's signature required	In case drawer's signature (s) is blank
	Drawer's signature not as per mandate	
	Drawer's signature to operate account not received	
	Drawer's authority to operate account not received	
	Alteration requires drawer's authentication	Drawer's signature missed/not signed in place where alteration seen in cheque demand draft drawn.

3.	Stop Payment:	
	By drawer	
	Withdrawal stopped owing to death of account holder	If account is blocked due to death of account holder or lunacy of account holder.
	Withdrawal stopped owing to lunacy of account holder	
4.	Account blocked/Freezed	
	By NRB / investigating agencies	Account is blocked /freezed on the request/instruction of NRB, investigating agencies or court.
	By court order	
5.	Instrument:	
	Post dated	Future dated
	Stale /Out dated	Cheque which is dated more than 6 months ago.
	Exceeding limit	Any cheque exceeding Rs. 5.0 Mio or above presented in the counter for cash payment and not crossed/mark "A/C Payee".
	Cheque not A/C Payee	Payee is an artificial person like firm, company, institution etc. and presented for cash payment
	Undated/ without proper date	Cheque or draft drawn without date or with incorrect date
	Alteration in cheque made without drawer's signature	Any changes in cheque made without drawer's endorsement/signature.
	Script alter	More than one language used in Cheque or demand draft drawn.
	Amount in words and figures differs	Cheque or demand draft irregularly drawn
	Clearing house stamp/ date required	Cheque or demand draft presented without clearing house stamp/ date
	Wrongly delivered/ not drawn on us	Cheque or demand draft is drawn on us
	Present in proper session	Cheque or demand draft is presented in wrong session for clearing.
	Instrument contains extraneous matter	Instrument with irrelevant matter
	Already paid/honored	Re-presentation of same instrument which is already honored/paid
	Image not clear, present again with paper	
	Presentment stamp not marked in clearing	
	Order cheque presented by different payee/beneficiary	In case if cheque or demand draft is presented by other than payee.
6.	Account:	
	Account closed	Account of the drawer is closed or not in operative due to dormant status.
	Account in dormant status	
	No such account	Account not related to the bank
	Account blocked/Freezed	Due to KYC documents pending
7.	Crossing/Endorsement:	
	Crossed cheque presented in counter for cash payment	
	Crossed to two banks	
	Crossing stamp not cancelled	
	Clearing stamp not cancelled	
	All endorsement not cancelled	All previous endorsement not cancelled.
	Endorsement request bank's confirmation	
	Non MICR cheque	Non MICR cheque presented in clearing

	Instrument specially crossed to another bank	
	Amount in protective crossing incorrect	
	Amount in protective crossing required/illegible	
	Payee's endorsement required	
	Payee's endorsement irregular / requires collecting bank's confirmation	

This circular has been issued to bring the uniformity in **reason for cheque return** within the bank. The branch is required to provide cheque return advice in case of return of the cheque. While mentioning the return reason, branch should quote the "exact return reason" in the cheque return slip on the basis of the applicable return instances as mentioned below:

- (a) If there is no enough fund in the account to pay/honor the cheque or draft drawn (as cited above in point no.1); mention the reason as "**Insufficient Fund /Refer to Drawer**".
- (b) If there is sufficient fund available in the account; however cheque could not be honored due to the reasons of signature (as cited above in point no.2) mention the reason as "**Refer to Drawer**".
- (c) If sufficient fund is available in the account to pay/honor the cheque however stop payment as cited above in point no. 3 is prevailed, mention the reason as "**Stop Payment /Refer to Drawer**".
- (d) If sufficient fund is available in the account to pay/honor the cheque however the account is blocked / freezed on the instruction/request of NRB / investigating agencies/court (as cited above in point no. 4) by Compliance Department or on instruction of Compliance Department/Corporate Office, mention the reason as "**Account blocked / Refer to Drawer**".
- (e) If sufficient fund is not available in the account to pay/honor the cheque and the account is blocked / freezed on the instruction/request of NRB / investigating agencies/court (as cited above in point no. 4) by Compliance Department or on instruction of Compliance Department/Corporate Office, mention the reason as "**Account blocked/ Insufficient Fund/Refer to Drawer**".
- (f) In case presented cheque could not be honored due to instrument; **Account and Crossing/Endorsement** (as cited above in point no. 5, 6 and 7), mention "**Refer to drawer**" and exact reason provided in the respective column.
- (g) In case presented cheque is to be returned due to other reasons than specified above, mention the reason as "**Other/Refer to Drawer**".
- (h) If there is no enough fund in the account to pay/honor the cheque or draft drawn as per Para (a) above along with other multiple reasons, mention the reason as "**Insufficient Fund/.... (Other applicable reason like Refer to Drawer; Stop Paymentetc as applicable)**".
- (i) In case payee requests for blacklisting due to insufficient fund, branch to precede as per bank's **Country Circular No # 28/072/73 dated December 14, 2015 "Guidelines on Blacklisting/Delisting of Accountholder"** and NRB directives regarding blacklisting of accountholder for dishonor of cheque.
- (j) The circular shall repeal all previous circular/guideline issued for cheque return reasons. Any provisions under this process notes which are not in line with NRB rules/circulars/directives shall be supersede by NRB rules/circulars/directives.


Anil Gyawali
Chief Executive Officer



COUNTRY CIRCULAR # 0003/071

To:	Head of Department, Branch Managers	Date: December 16, 2014
From:	Chief Executive Officer	CC:
Subject:	Un-presented Demand Draft, NRB Cheque and Manager's Cheque	Management, Internal Audit, Risk Management & Compliance
Ref. #	RMCD-071/12	

At present, there are lots of reconciliation pending items; some of them are pending for quite long time particularly outward Demand Draft and NRB cheques. Most of the drafts get realized within its validity (generally in 3 months), however, we have unrealized drafts / cheque since 2007, which are making reconciliation unclean and complicated exposing risk to the bank.

In order to manage such reconciliation pending items in a safe bracket and to make our reconciliation process easier, a separate system/procedure has been felt necessary. Thus, a Modus Operandi on handling un-presented Demand Draft, NRB cheque and Manager's Cheque is hereby circulated.

All concerned are instructed to follow the enclosed Modus Operandi to sort out reconciliation pending items of un-presented Demand Draft, NRB Cheque and Manager's Cheque.

For strict compliance

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya". It is signed over a horizontal line.

Ratna Raj Bajracharya
Chief Executive Officer

**TRANSACTION
BANKING
DEPARTMENT**

COUNTRY CIRCULAR NO.: 070/2079-80

Origin Ref. : TB-Card OPS/001/2079-80

Date : May 17, 2023

Subject : ATM Operation Guideline

ATM Operation Guideline has been prepared and approved in order to provide a comprehensive framework for the operation, maintenance, and security of ATM network. ATM being a crucial network for providing a self-service channel for customers to conduct various banking transactions, the guideline aims to serve as a useful reference for our ATM Operations team.

This document will be regularly reviewed and updated to ensure our ATM network continues to meet the evolving needs of our customers.

This guideline shall come into immediate effect & request all staff for strict compliances.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 068/2079-80

Origin Ref. : TB/004/2079-80

Date : May 12, 2023

Subject : Acceptance of Master Card

Bank is expanding its range of services by launching a Mastercard Acquiring Business. The Mastercard Acquiring Business is a service that allows businesses to accept card payments from customers through their point-of-sale systems or other payment terminals. Mastercard is one of the leading global payments and technology companies that operates a worldwide network for processing Card Payments offering a wide range of payment solutions, such as credit, debit, and prepaid cards that are accepted by millions of merchants and service providers in over 200 countries and territories around the world.

While our ATMs and POS terminals used to accept only Visa and SCT cards so far, after the recent merger with erstwhile BOK, our ATM and POS terminals are now capable of accepting and acquiring Master and Maestro cards as well. Erstwhile BOK already had the connectivity with Master Card previously and after the merger, same connectivity has been used so that our ATMs and POS terminals can accept such cards.

With acceptance of Master Cards, we shall now have one more strong factor to extend POS acquiring business as acceptance of Master card is a major requirement of most of the merchants. Previously, this was a major lacking in our POS terminals, especially for those terminals which are deployed at tourist-focused market and where foreign card transaction is higher. Similarly, our ATMs shall generate higher revenue in the form of Access Fee (ATM Surcharge Income) as the foreign card acquiring transaction shall increase significantly.

Additional Benefits of Acquiring Master Card:

- **Increased revenue:** By enabling our terminals to accept Mastercard payments, we can generate higher revenue through Access Fee Income from ATM and Merchant Service Fee (MSF) Income from POS terminals.
- **Increased Merchant Enrollment:** Mastercard has millions of cardholders worldwide, and accepting this type of card can help us to attract new merchants and expand their customer base.
- **Strong brand recognition:** Mastercard is a well-known and trusted brand with a strong reputation for security and innovation. This can enhance GIBL's reputation and credibility in the payment industry.

Our partnership with Mastercard, a globally recognized and trusted brand, will help us to provide an enhanced experience for our customers and contribute to the growth of our bank. We believe that this initiative will help us strengthen our position in the market and better serve our customers. We look forward to working together and achieving success in this new venture.

For more information, please contact the "Transaction banking department".

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 038/2079-80

Origin Ref. : TB/002/2079-80

Date : January 05, 2023

Subject : Launching of “VISA-OCT REMITTANCE SERVICE”

With an objective to promote Digital Remittance Service, Global IME bank has introduced VISA OCT (Original Credit Transaction) Service. This is also known as “VISA Direct”, which is a cross boarder remittance service using VISA network all over the word.

Using the VISA OCT/VISA direct service, people residing outside of Nepal can send the remittance in Nepal simply using receiver’s GIBL VISA card number. The remittance sent using the VISA card number shall be deposited in receiver’s GIBL primary saving account in which his/her VISA card is linked.

The main objective of this service is to facilitate the remittance service by making the send/receive transactions easy & more convenient and digital mode.

Below is the transaction limit for sending remittance via VISA OCT/Direct.

Transaction	Limits (Domestic)	Limits (Cross Border)
Per Transaction Limit	NPR 100,000.00	USD 2,500.00
Per Day Transaction Limit	NPR 200,000.00	USD 5,000.00
Per Month Transaction Limit	NPR 500,000.00	USD 5,000.00
Daily Transaction Count	10	10

Note: Domestic payment/remittance is also available via VISA OCT service for the card to card fund transfer / payments.

For more information, please contact the “Transaction banking & card operation department” and “Remittance Promotion Unit”

(Original Signed)

Ratna Raj Bajracharya

Chief Executive Officer

COUNTRY CIRCULAR NO.: 008/2079-80

Origin Ref. : TB/001/2079-80

Date : August 7, 2022

Subject : Launching of COOP debit card in alliance with NCBL& SCT

We/Global IME bank Ltd (GIBL) in association and partnership with Smart Choice Technology (SCT) and National Co-operative Bank Ltd (NCBL) have launched a new kind of debit card i.e. “COOP card” in a launching ceremony held at Everest Hotel, Kathmandu dated 4 August-2022.

COOP card is a debit card powered by SCT & UPI which shall be issued to all co-operatives of Nepal registered under NCBL. Each co-operatives further shall issue/sell the card to its account holders, where GIBL shall only act as a settlement bank.

At present there are more than 14 thousands co-operatives members registered under NCBL.

COOP at a Glance:

- This project enables for issuance of the COOP card (Debit Card) to the co-operative at their own brand name which facilitate the card based transaction services to co-operative customers.
- Separate Bank Identification Number (BIN) is allocated for this COOP card
- COOP card shall be powered by SCT/UPI
- GIBL acts as a settlement bank between SCT/UPI and NCBL.
- GIBL name and logo shall be printed as back side of the each card as “Sponsor Bank” tagline, which enlarges the brand values of the bank.
- NCBL shall maintain the necessary fund at GIBL as Risk Collateral Fund and Transaction Settlement fund at settlement account.

COOP Card benefits to GIBL:

- New Scope on generating revenues (fee based income/Card Issuance fee/POS/ATM interchange, etc.)
- Also opens further avenues of partnership in digital payment in other area/s including QR Payments, Mobile Payments, POS acquiring business etc.
- New source of Deposit in Current account as transaction settlement fund and risk collateral fund.

Please be informed accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. :94/2078-2079

Origin Ref. : TB/004/2078-79
Date : July 16,2022
Subject : Revision of Debit Cards and Mobile Banking Issuance and Renewal Fees.

Bank has been offering various digital payment product/services to our valued customers in terms of debit card, credit card, mobile banking, internet banking and other online payment services. These digital products /services have made customer easy to access their banking needs anytime from anywhere.

Bank has been constantly updating its digital payment product/services to meet technological advancement and customer needs. At the same time, to maintain & ensure the product/services standard service operation, bank also has some costs, which have increased relatively over the period of time.

Market survey of digital payment product/services in Nepalese banking industry has shown that our existing service fees/charges of debit card & mobile banking are far less as compared to top tier other commercial banks. Also, digital payment product/services are very important in generating fee based incomes to the bank.

Therefore, below is the list of revised service fees charges/commission of Visa/ SCT Debit Card & Mobile banking, effective from 01-Shrawan-2079.

Product	Fee Particular	Revised Service Fee/Charges
VISA Debit Card	One-time Fees for 5 years (Upon onetime fee option chosen by the customer)	NPR 1900.00
	Debit Card First Installment Fee (Upon Installment fee option Chosen by the customer)	NPR 400.00
	Further Installment Fee (Second Year Onwards)	NPR 400.00
	Card Replacement /Re-issue Fee	NPR 500.00
	Supplementary Card Fee	NPR 500.00
	Card Renewal Fee	NPR 400.00
	Green PIN Re-set	NPR 100.00
SCT Debit Card	One-time Fees for 5 years (Upon onetime fee option chosen by the customer)	NPR 1650.00
	Debit Card First Installment Fee (Upon Installment fee option Chosen by the customer)	NPR 350.00
	Further Installment Fee (Second Year Onwards)	NPR 350.00
	Card Replacement /Re-issue Fee	NPR 350.00
	Supplementary Card Fee	NPR 350.00
	Card Renewal Fee	NPR 350.00
	Green PIN Re-set	NPR 100.00
Mobile Banking	Mob. Banking Registration/Subscription Fee	NPR 350.00
	Mob. Banking Renewal Fee	NPR 350.00

For more information, please contact: Transaction Banking & Card Operation Department.

Please be guided accordingly.



Mahesh Sharma Dhakal
Officiating Chief Executive Officer



COUNTRY CIRCULAR NO.: 087/2078-79

Original Ref. : DB/003/2078-79

Date : June 21, 2022

Subject : Launching of New Debit Card "MERO AFNAI DEBIT CARD"

Global IME bank introduce "Mero Aafnai Debit Card" to our valued customers. "Mero Aafnai Debit Card" is the first product in Nepal, with customer personalization flexibility where customer shall design their card as per their own preference. Customer shall have privilege of choosing their desired photo to be printed in front side of their card. With this service, customer can express their beautiful moments, memories and experience through their own Card.

To subscribe "Mero Aafnai Debit Card" customer have to apply the card online via website of Global IME bank. Customer shall have facility of viewing their designed card virtually before printing. Customer also shall have option of selecting wide variety of pre-designed card option in the website.

For designing "Mero Aafnai Debit Card" customer needs to choose their high quality image. Customer should not use any images related to political parties, trade mark images, any image which violates norms & values of the society, restricted by the laws and VISA guidelines.

Features and Benefits:

- Customer self-designed personalized Debit Card
- Extensive design option
- Fully online request via bank website (No physical branch request)
- All other features of regular (existing) Debit Card

Card fee & validity:

- Issuance fee: 750.00 per card
- Annual/Renewal/replacement fee: NPR 750.00 per card
- Card valid: 5 years
- Apply card via: <https://globalimebank.com/mero-aafnai-debit-card.html>

Note: If existing debit card holder apply for the "MERO AFNAI DEBIT CARD", existing/old card shall be non-operative. For more information, contact Transaction Banking & Card Operation Department.

Please be informed accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya

Chief Executive Officer

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

COUNTRY CIRCULAR NO.: 055/2078-79

Origin Ref. : TB/002/2078-79

Date : February 13, 2022

Subject : Launch of SCT-UPI CARD (DEBIT CARD)

Adaptation of digitalization in banking sector is very important. By embracing digitization, banks can have provided enhanced customer services. Card being one of the digital mode of payment is today's necessity. In order to enrich our digital product service and provide alternative digital payment solutions to our valued customers, we have now come up with new variant of Debit Card "SCT-UPI Card (Debit Card)".

SCT-UPI Card is facilitated by Smart Choice Technology (SCT), which is a Payment System Operator (PSO) licensed by Nepal Rastra Bank. This is the product of strategic alliance between Smart Choice Technology and UnionPay International. With the serve of SCT-UPI Card, customer can experience Dual Interface Operability (CHIP & PIN and Contactless Transaction) through a single card. Moreover, GIBL customers can now have multiple option to choose for Debit card from Visa and SCT as per their individual preference.

Pricing of SCT -UPI Card

Card Subscription Fee

Issuance /Subscription Cost:	NPR 250.00 (Yearly Card Management Fee) NPR 1,150.00 (Card Management Fee in advance for 5 years)
Card Re-Issuance Cost:	NPR 250.00
Card Renewal Cost:	NPR 250.00
PIN Re-issue:	NPR 50.00

Transaction Fees

- SCT-UPI Card at ONUS (GIBL) ATM: NIL
- SCT-UPI Card at Domestic ATM: No Cost for First 2 Txn, after that NPR 20/per Txn
- SCT-UPI Card at INDIA ATM: NPR 250.00

Targeted Customer

SCT-UPI cards can be provided to any customers as per their individual preference. However, this can be an additional facility to customers who are price-sensitive. With the proposed pricing of SCT-UPI Card, which is lower in comparison to Visa Debit Card, we can cater this card to those kind of customers who are willing to have a debit card but doesn't want to pay higher amount of subscription charge.

Please be guided accordingly.

(Original Signed)

**Mahesh Sharma Dhakal
Senior Deputy Chief Executive Officer**

COUNTRY CIRCULAR NO. : 006/2078-79

Original Ref. : TB/001/2078-79

Date : August 4, 2021

Subject : USD E-Com Card Request from Web portal

With Reference to **Country Circular No. 116/2077-78** regarding launch of **GLOBAL E-COM CARD**, we have started issuing E-Com Card to general public for online services which has a limit up to USD 500 per year. Such cards are being used mainly in purchasing medicines, games, books, equipment's etc., and making payment on online platform such as PayPal, Online Streaming sites (Netflix, Amazon Prime etc.), Social sites for marketing (Facebook, twitter, YouTube, Google etc.), Journal publishing internationally, Procurement of software (mobile applications), Domain Registration, Web Hosting, Subscription of applications etc.

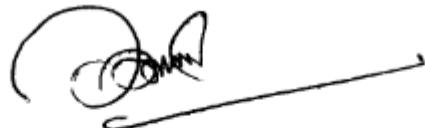
Currently, the customer willing to have E-Com Card send an email or visit nearby branches with PAN Card and Application Form for availing E-Com card facility. The application form received from clients are then forwarded to Card Department via DMS system for further processing.

In the journey to advancement in digital platform, Digital Banking Department has developed web interface so that the customers can request the E-com card via our bank's website. This is the process of taking request of E-com card digitally. Upon getting the digital request from customer, the interface will track available balance in Client's account and all other relevant information and forward the request to customer's preferred branch for further recommendation/approval.

This new mechanism will reduce customer footfall at the branch for E-com card related services. Upon implementation of the Web portal, all the process to get the E-com services shall be fully digitized. The process will eliminate paperwork at Branch's end and expect that this will help to reduce overall processing timing, response timing and delay in service delay from Card Department. Further, it will help to track the Card processing status and keep better record for future reference.

Link: <https://globalimebank.com/ecom.html>

Please be guided accordingly.



Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 140/2077-78

Origin Ref. : TB/017/2077-78

Date : 5th July, 2021

Subject : E-Com Card Request Processing Workflow on DMS

With Reference to **Country Circular No. 116/2077-78** regarding launch of **GLOBAL E-COM CARD**, we have started issuing E-Com Card to general public for online services which has a limit up to USD 500 per year. Such cards are being used mainly in purchasing medicines, games, books, equipment's etc. And making payment on online platform such as PayPal, Online Streaming sites (Netflix, Amazon Prime etc.), Social sites for marketing (Facebook, twitter, YouTube, Google etc.), Journal publishing internationally, Procurement of software (mobile applications), Domain Registration, Web Hosting, Subscription of applications etc.

Currently, the customer willing to have E-Com Card sent an email or visit nearby branches with PAN Card and Application Form for availing E-Com card facility. The application form received from clients then be forwarded to the Card Department through respective branches via Email. Card Department then reviews and proceed for approval from the concerned authorities. The information regarding Card Number/Expiry Date and CVV value will be sent to respective Clients via Email and SMS respectively.

In the journey to advancement in digital platform, we have been planning to digitize the workflow process on DMS system. For the same, Digital Banking Department has developed an interface so that the branches can fill up the details of the customers along with the required documents then the request will be sent to Card Department. Before processing, the interface will track available balance in Client's account and all other relevant information can be easily fetched out from CBS to proceed for the approval process. Card department after getting the request from Branch proceed for approval through an automated workflow and got approved.

This new mechanism will reduce load in Bank's email server then reduce time lag that has been occurring while processing via email to Card@gibl.com.np. The process will eliminate paperwork at Branch end and expect that this will help to reduce overall processing timing, response timing and delay in service delay from Card Department. Further, it will help to track the Card processing status and keep better record for future reference.

Branches to strictly comply and process Global E-Com Card request through DMS system from now onwards. The operating manual for applying Global E-Com Card through DMS is attached herewith and also placed at **Global Chautari > Document Library>Policies and Manuals > Policies and Manuals – Transaction Banking**.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 132/2077-78

Origin Ref. : TB/016/2077-78

Date : 6th June 2021

Subject : Launching of New Mobile Banking Product “Global Smart Plus”

Global IME Bank Limited (GIBL) has always prided itself in being a tech savvy bank offering various digital products in the market. Debit Cards, Credit Cards, Smart Banking, point of sales, Missed Call Banking, etc. are some of the products that GIBL has offered to its customers. We always keep on up gradation of the products as per the preferences of the customers and in line with the technological advancements, demand of the time and practices on banking sector.

Now-a-days, most of the digital facilities are re-directed to Mobile Platform. As mobile is easy for use, affordable and convenient mode of the end users, Banks have been exploring different possibilities for engagement of customers for different kind of payments and excess the other non-financial solutions at Mobile via Application or other alternative solutions. In line with this, we have introduced New Mobile Solution “Global Smart Plus”

Unique Feature of the Global Smart Plus:

- Omni Channel Experience.
- Multiple option for QR payment: Enabled Fonepay, Smart QR and UPI QR Payment services.
- Customer can enjoy the digital payment services via Mobile Application and Web site link: <https://globalonline.gibl.com.np/> with same username and Login Password.

Transaction parameters (transaction count and limits):

- **Global Smart Plus (Mobile Apps):** Transaction parameters are same as existing Global Smart Application.
- **Global Smart Plus (Web Version):** Transaction parameters are same as existing Global online (Internet Banking).

Fees and Charges:

- All Fees and charges are same as existing Global Smart.

Promotional Plan:

- We are planning to conduct promotional plan on Global Smart Plus subscription for 3 months.
- During promotional period, first-year subscription shall be waived for the enrollment at Global Smart Plus.
- Following are the additional offer for the Customer and Branches at Transaction / customer enrollment:

S.N	Monthly Campaign	Count	Value	Total
1	Customer - Monthly Mobile (Transact and Win**)	3	NPR 50,000.00	NPR 150,000.00
2	Branch Incentive for top 5 Branches for next 3 months-Cash Incentive. <i>Top Branch shall be identified based on the customer enrollment and activation.</i>	5	NPR 10,000.00	NPR 50,000.00

** Min 10 Transaction in month including: Fund Transfer/ QR Payment/ and Other Payment.

I advise all staff to contribute in onboarding customers in Global Smart Plus and educate customers regarding Global Smart Plus facilities and features. I also expect branches to participate actively in above mentioned branch incentive campaign by enrolling maximum customers in Global Smart Plus.

For any issues, Please do contact E-banking unit. The Standers Operation Procedure (SOP) is uploaded in Global Naulo Chautari.

Please find SOP under Global Naulo Chautari as:

Policies and Manuals -> Policies and Manuals-Branch Operations->Standard Operation Procedure for Global Smart Plus.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. 118/2077-78

Origin Ref. : TB/015/2077-78

Date : 1st April, 2021

Subject : Virtual Global E-COM Card

With reference to **Country Circular No. 116_2077-78_Launch of E-COM Card**, I am pleased to announce that we have now VIRTUAL GLOBAL E-COM CARD for interested customers applying for the Dollar E-COM Card from all our branches. However, this is not applicable to the Travel Card.

The process note for issuing the virtual card is as follows.

Step 1: Branch will send signed application, declaration and disclaimer form, verified PAN Card and proof of ID card to Card Operation Department via email (Card@gibl.com.np)

Step 2: Upon receiving such request, Card Operation Department shall acknowledged and process further.

Step 3: After generating card number and CVV (Card Verification Value) number, card operation shall notify customer with the card number and CVV number separately via registered email and mobile number.

Note: Precaution to be made by branches and card operation, as most of the customer Email ID is not mentioned in account opening form. Mobile Banking information shall be ascertained properly by branches and card operation before issuing CVV number through means of SMS, as mobile banking sim swap issue is in peak. Customer valid email ID & Mobile number is mandatory in the application form. Bank shall send Card and CVV number in the provided email and mobile number separately for security purpose. The SSC levied for VIRTUAL E-COM CARD would be same as that of the GLOBAL E-COM instant card. VIRTUAL GLOBAL E-COM card does not replaces the physical card. The option for personalized card, instant card and virtual card, all three options are available to the customers. (Individual and Institution).

I am sure through the introduction of virtual card, we can reduce the turn-around time and give prompt service to the customers thereby increasing the sales of the GLOBAL E-COM Card.

The application form designed for the virtual card with the indemnity clause in the terms and condition is attached for your needful. Contact Transaction Banking Department should you need any clarifications.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. 116/2077-78

Origin Ref. : TB/014/2077-78

Date : 24th March, 2021

Subject : Launch of GLOBAL E-COM CARD

The use of International cards in the sector of e-commerce and e-payment from Nepal was yet to be tapped in Nepalese market although debit and credit card has been acting as a replacement for the physical cash in the developing economies like ours. In this context, Nepal Rastra Bank has recently issued circular for providing International Prepaid cards to general public for online services which has a limit up to USD 500 per year.

In Nepal, uses of such cards is assumed to be done mainly in purchasing medicines, games, books, equipment's etc. And making payment on online platform such as PayPal, Online Streaming sites (Netflix, Amazon Prime etc.), Social sites for marketing (Facebook, twitter, YouTube, Google etc.), Journal publishing internationally, Procurement of software (mobile applications), Domain Registration, Web Hosting, Subscription of applications etc.

Any legitimate Nepalese citizen holding Permanent Account Number (PAN) are eligible for applying the International Prepaid Card. The maximum limit of the card is USD 500 per year. It is a standard prepaid card valid worldwide on online platforms only.

I am sure we can sell this product to our existing customers who are mainly techno savvy personal, professional employee, students, housewives etc. and confident that this product shall appeal the existing account holders and new customers as well.

Wishing you all the best in the promotion of Global E- Com Card and refer to all the related documents attached. Contact Transaction Banking Department should you need any clarifications.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. 090/2077-78

Origin Ref. : TB/007/2077-78

Date : 1st January 2021

Subject : Introduction of corporatePAY System

In line with our continuous efforts towards encouraging digital payment ecosystem and to increase our deposit base, I take this opportunity to announce the introduction of corporatePAY.

CorporatePAY system is a digital platform designed for the business corporate for meeting their banking needs such as fund transfers, salary payments, vendor/client payments, government payments and many others. Considering the transaction volume of this segment, in corporatePAY the payment/transfer limit is relatively higher. After registering in the system, businesses can directly do online transaction from their respective linked GIBL Bank account. Such transactions/payments could be either in bulk or individual on real time basis via connect IPS or NCHL-IS clearing platform.

The Process

To avail this service, first of all business entities need to request the bank for enrollment. Upon receiving such applications and documents, branch/department should verify and liaison with ebanking team for further process. Ebanking shall conduct necessary due diligence and process further as required and coordinate with the applicant. Once the enrollment is completed, businesses shall manage their transactions without manual intervention of the bank within a transaction limit (To enhance the transaction limit, businesses should coordinate & request the bank accordingly).

All branches are advised to do marketing in their branch periphery and locality for enrolling local business corporate in corporatePAY system. Branches are advised to fully capitalize our existing customer base who are already maintaining current accounts (having corporate relationship with us), as those customers shall be a potential users for corporatePAY system.

The user manual, enrollment form and other necessary documents has been attached with this circular.

Furthermore, please refer to ebanking department for clarifications.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 074/2077-78

Origin Ref. : TB/004/2077-78

Date : 25th November, 2020

Subject : Credit Card approval flow in Global Chautari

Digital transformation involves the integration of software across business departments. Therefore, I am pleased to announce that, we have a new infrastructure created in the workflow for credit cards where process execution is automated. This may seem complicated, as we have been operating traditionally for many years. However, it's making the world of virtual networking easier to navigate and also reshaping our traditional work process.

This digital transformation of credit card application and approval process also introduces the potential for increased revenue of the branches while decreasing the administrative costs simultaneously. The optimization of this internal processes can be implemented by going to the following link at the Global Chautari;

<http://connectgbl/sites/tb/SitePages/Home.aspx>

For better understanding of the work process, refer to the step by step guide (quick manual). However, this system is similar to the General Memo Approval System (GMAS).

Thus, it is advised to all on obtaining the credit card approvals by using this system as it improves our work standard, decreases the file turnover time and reduces the risk of misplacing the file.

Transaction Banking Department shall support all the branches and support wherever required.

Wish you all the very best.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 045/2077-78

Origin Ref. : CardOps/03/2077-78

Date : 15th September 2020

Subject : Addition of Green PIN Functionality in Debit/Credit Card

We are pleased to inform you that in our continuous effort to digitize different banking services and make PIN generation process of Debit/Credit card easier and more convenient, we have introduced the concept of Green PIN. Green PIN is instant PIN generation functionality available for Debit/Credit Card through ATM with One Time Password (OTP) sent to the customer's mobile number registered with bank. This environment-friendly functionality offers an effortless and hassle-free ATM PIN generation, which is safe, fast and secure as it avoids any mishaps and prevents unnecessary delays in receiving the PIN.

Process for requesting Green PIN by branches:

- Maker user of CCMS has option to select the Green Pin or Paper Pin Option while initiating card request.
- Selecting “Green Pin” option shall enable green pin feature in card after they are embossed, while selecting “Paper Pin” option shall generate request for physical/printed pin mailer.
- Same options are available while initiating Re-pin generation request in CCMS.
- While activation of cards at the time of delivery to customer, select FORCED EPIN CHANGE in SmartVista.

Process for setting New PIN by customer:

- Once the cardholders receive their debit/credit card, they can step into ATM immediately.
- As soon as cardholders insert their card in ATM, and after language selection the ATM displays screen to enter One Time Password (OTP).
- A 6-digit OTP will be sent to registered mobile number of cardholder immediately.
- Cardholders have to enter the OTP received in their mobile phone in the ATM.
- After the OTP is successfully validated, ATM displays the screen to set up new 4-digit PIN.
- After re-confirming the new PIN, cardholders can perform the transactions in ATMs and POS terminals on the go.

Please educate the cardholders about this new feature and support “Go Green” initiative. You may contact Card Operations Department should you require any clarification.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 044/2077-78

Origin Ref. : TB/001/2077-78

Date : 13th September 2020

Subject : Self-Password Reset in Mobile Banking and Account Link in Connect IPS

In our continuous effort to digitize different banking services and to facilitate customers for better banking experience, we have introduced following features:

1. Self-Password reset feature in Mobile Banking app.
2. Credit Card Information in Mobile Banking.
3. Self-account link verification for Connect IPS.

Process for Self-Password rest in Mobile Banking:

Customer have to click on "Forgot Password" option and provide mobile number, account number and Date of Birth. If all the information is matches with our CBS, OTP will be sent to the customer and customer is provided option to set new Login password and Transaction Password. Further, if Date of Birth does not match with CBS record, system will provide second option to input Citizenship no. Then the customer can reset the login password and transaction PIN.

Process for getting Credit Card Information in Mobile Banking:

To use this feature, we need to input Credit Card no. in GlobalSmart admin panel and register for service. For now, we are in the process to upload all valid mobile no. in the system from head office.

Process for Self-Account link in Connect IPS:

- i. User clicks on Manage Account section under Bank Account and fill up the account details of the bank and submit for approval.
- ii. Once linked bank account is in account list and is in pending status, click the "Self Verify Account".
- iii. Now the account details will be passed automatically to the bank's CBS where Account Number, Account Name and Mobile Number is validated with the CBS data and if matched successfully, an OTP will be sent to the verified mobile number that is registered at the bank's side.
- iv. After the successful verification of OTP, the status of the linked account in ConnectIPS application will change as "Auto Accept Approval".
- v. For additional security, the system will then generate two micro-deposit amounts (less than Rs 1) that will be credited on the customer's linked bank account.
- vi. The User will now have to check its account statement (from Mobile or Internet Banking) and input the two micro-deposit accounts. If it is matched, the linked account will be verified automatically and the status of the account will change as "ACCEPTED".
- vii. Finally, now the linked bank account can be used for normal transaction up to the specified transaction limit.

Please educate the customers to use the services digitally. You may please contact Digital Banking or Transaction Banking Department should you require any clarification.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 153/2076-77

Origin Ref. : TB/008/2076-77

Date : 23rd June 2020

Subject : Income Sharing to the Branches

Branches are the actual revenue centers for the bank as they are working hard in the ground to solicit business opportunity from the market and onboard customers in our various business channels. Following the business practice, branches have been onboarding customers in 'Transaction Banking' channel as always, however revenue generated by the branches have been booking at Head Office.

We have realized that it is always good practice to book all fee-based income to the related branch who solicits the business from the market. Hence, I take this opportunity to announce that management has decided to book 100% of the revenue collected from following products to the respective branches from Shrawan 2077 onward:

1. Debit Card Issuance/Renewal Fee.
2. Mobile Banking Issuance/Renewal.
3. Internet Banking Issuance/Renewal.
4. Credit Card Initial Joining Fee.
5. Credit Card Annual Maintenance Fee.
6. Easy Buy Easy Pay Commission Income.
7. Credit Card Interest Income.

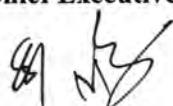
Similarly, we have decided to reflect the **Loan Loss Provision of Credit Card** in the GL of related branches. We believe that branches would solicit new credit card customers cautiously and also work hard for improving existing portfolio of credit card default.

This arrangement has been made with the aim to encourage branches to engage/focus on selling Debit/Credit Cards, Mobile Banking, and Internet Banking etc.

Please refer to Head of Transaction Banking Department should you need any clarifications.



Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR NO. : 139/2076-77

Origin Ref. : TB/034-76/77

Date : 5th May 2020

Subject : Telephone Calls to the Customers

Covid 19 (Coronavirus) pandemic has created difficult situation for the people to continue day-to-day life. Banking is not an exception to the situation as customers are facing difficulty in doing banking transactions.

Customer's banking needs can be eased through use of Digital Banking products. Customers can use Debit/Credit Card, Mobile/Internet Banking and other digital wallets for payment related financial requirement.

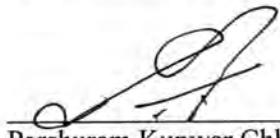
However, many of our existing customers may not be aware about banking through Digital Products and may be reluctant to use. We need to educate, guide and motivate the customers for using such products. Bank is creating awareness through social networking sites; however, our social platform may not have reached to our all customers.

Hence, considering the opportunity to increase the digital transactions, I advise all staff to call each of our customers of respective branches even though you may be staying at home due to lock down. You should be very polite and kind while making these calls. Please start off the conversation by pleasantries and showing our concerns for their safety by staying at home and then you can direct the conversation to not only marketing of our products but also coaching/mentoring the customer to use our digital products like QR, Mobile Banking, Cards, etc. for their banking requirements by guiding them through the telephone if needed.

You are also instructed to use this opportunity to increase our engagement levels with our High Net Worth (HNW) and other valued customers by simply calling them about their general well-being during this lockdown in order to improve brand loyalty.

Branch wise list of active mobile number in Mobile Banking service but **NOT-TRANSACTIONING** ever will be forwarded by Transaction Banking (TB) Department separately to the branches. Branch Manager should allocate the list to all staff of the branch and obtain the call report from each staff. Every staff of the branch must engage in doing the telephone call to the customer every day. Every branch should submit the complied list of telephone call to TB Department every Monday.

For meticulous implementation.



Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR NO. : 110/2076-77

Origin Ref. : TB/033/2076-77

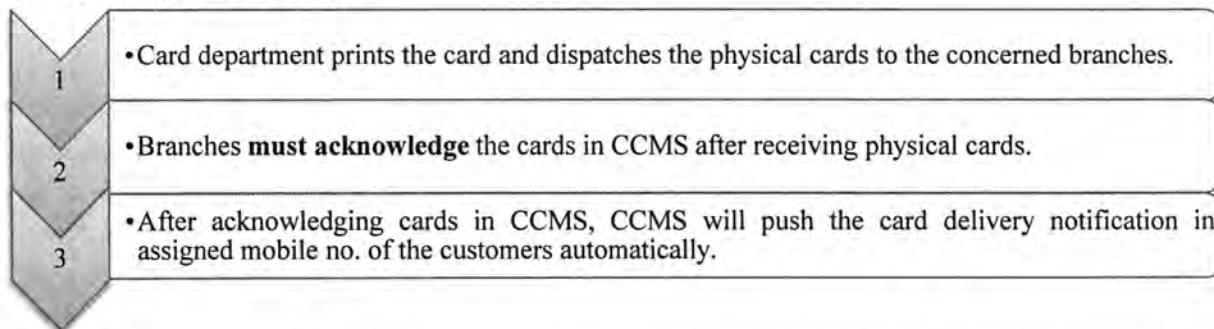
Date : 19th March 2020

Subject : SMS Alert for Debit Card Collection

We should encourage our customers for doing transactions through alternative channels rather than visiting the bank branch. If the customers do the transactions through other channels, our work life will be easier as the customer's physical rush would be less at the branches which may also help reduce our costs or improve chances of cross-selling. One of the major channels of Digital Transaction is our Debit Card which we need to focus on selling aggressively. However, delivery of cards to the customer is equally important to facilitate the customer to use the product. Unless the cards are being delivered to the end users timely, customers would not get the service through ATM, POS or e-commerce and for delivery of the physical card, informing customers about card printing is very important.

With the aim to improve the service delivery of Debit Card to the customers, we have launched the 'SMS Notification' mechanism through the system automatically.

Process Flow for SMS Alert:



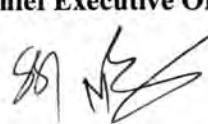
I believe this system will help the branches to improve delivery of Debit Cards well on time and reduce the volume of uncollected.

Please refer to Card Operations or Transaction Banking Department should you need any clarifications.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer





CORPORATE OFFICE
Country Circular #24/075/76

To:	All Staffs	Date: June 20, 2019
From:	Acting Chief Executive Officer	CC: Management Team, IAD
Subject:	POS Machine product paper	
Ref:		

Product Paper on Point of Sales (POS)-2019 has been approved by Board Meeting # 321 held on 05-06-2019. It has been uploaded in Global Chautari under Policies and Manuals-Policies and Manuals-Card, POS-2019.

This country circular has been circulated for your adherence.

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".

Mahesh Sharma Dhakal

A handwritten signature in black ink, appearing to read "Mahesh Sharma Dhakal".



COUNTRY CIRCULAR # 43/072/73

To:	Branch Managers and Operations In-Charges	Date: April 27, 2016
From:	Chief Executive Officer	CC: Management Team, Chief - Internal Audit, Manager - Risk Management and Compliance, Central Operations, Card Operations, HODs, All Staffs
Subject:	Guidelines for Activation-Unblocking of Card and Handling of Disputed Transactions	
Ref:	72/73-COD-73	

This is in reference to activation-unblocking of card and handling of disputed transaction.

A standard and consistent procedure and formats need to be followed while carrying out task of activation-unblocking of cards, handling card related issues and other disputed transactions in card and mobile banking in order to bring uniformity in the procedures across all the branches.

Hence, the guideline has been issued in order to have a clear set of standard laid down procedures in the tasks to be followed by branches and at corporate department level while handling such issues. The guideline shall streamline the procedures involved and also strengthen control mechanism on card operations.

All concerned are instructed to comply with the enclosed guidelines.

Anil Gyawali

Chief Executive Officer

Encl:

- *Guidelines for Activation and Unblocking of Card and Handling of Dispute Transactions*
- *Application Form for Debit/Credit Card Related Issues*

CREDIT / BUSINESS DEPARTMENT



COUNTRY CIRCULAR NO.: 75/2079-80

Origin Ref.: SME/003/2079/80

Date : June 20, 2023

Subject : Renewal of Insurance Policy on Time

This is with reference to renewal of insurance of securities mortgaged, registered, pledged/hypotheccated in favor of the bank. Pursuant to Section 6.4 of Credit Guidelines, Securities obtained to be insured in favor of the bank covering all relevant risk to which such securities are exposed to.

Moreover, there is a covenant in Credit Facility Offer Letter which states that, the borrower is required to renew insurance policies of assets financed by the bank until the settlement of loan and submit the original renewed insurance policy along with premium paid receipt to the bank. In case the borrower fails to renew insurance policy before its expiry date, the bank may renew the insurance policy one-day prior by debiting the borrower's account or overdrawing in case balance is insufficient in borrower's account.

Non-renewal of insurance policy on time is likely to expose the bank to a substantial amount of risk hence in order to avoid such cases, following mechanism has been developed in order to avoid any gaps in the renewal of insurance policy and to ensure the securities placed as collateral are well covered by valid insurance policy:

- BM is authorized to overdraw the borrower's current/saving account or book force loan, as appropriate as per invoice bill/insurance policy issued by insurance companies if the borrower fails to submit renewed insurance policies 2 days prior to expiry date. In case of absence of BM due to leave or other official assignments, OBM or OI may exercise this authority for renewal of insured securities.
- In case of NPA accounts where stock is non-existent, it is not required to renew / insure the stocks however insurance of all other assets (building, vehicles, plant & machineries etc., as applicable) has to be renewed mandatorily as mentioned above. Branch is required to inform the Recovery Department and Business Unit where insurance of stock is not renewed due to non-existence of stock.

Concerned RMs/BMs to review their insurance policies and ensure that it is in order.

Further you are instructed to update the record of insurance of securities in CBS (Finacle -10) in line with country circular # 73 dated 13th June 2023.

For strict compliance.

(Original Signed)

**Ratna Raj Bajracharya
Chief Executive Officer**



COUNTRY CIRCULAR NO. : 072/2079-80

Original Ref. : RET- 07/079/ 80

Date : 31st May 2023

Subject : Review/amendments of Loan Product Papers (Unified)

The Existing Product Papers of Retail Loans have been reviewed and the amendments on the existing Product Papers wherever required have been amended by the Board.

The GIBL Loan Product Papers (Unified) consists product papers on:

- 1) Claims Secured by Residential Property (CSRP – Global IME Home Loan)
- 2) Margin Type of Lending (Loan against shares)
- 3) Stock Broker financing
- 4) Loan against Fixed Deposit (LAFD)
- 5) Regulatory Retail Portfolio (RRP)
 - a. Global IME Auto Loan
 - b. Global IME Hire Purchase Loan
 - c. Global IME Education Loan
 - d. Global IME Mortgage Loan (Personal loan)
 - e. Global IME Small and Medium Enterprise (SME) Loan
 - f. Global IME Deprived Sector Loan
 - g. Global IME Small Business Loan (GSBL)
 - h. Global IME Krishi Karja (GKK)
 - i. Global IME Professional Loan (GIPL)

The reviewed/amended Product Papers alongwith the specific amendments have been uploaded in Global Chautari (Product Paper – Retail Products) for your needful and to be complied with immediate effect.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 035/2079-80

Origin Ref. : RET/005/2079-80

Date : December 07, 2022

Subject : Implementation Guideline/Process note on “Commercial Agriculture and Livestock Loan under Credit Guarantee of DCGF”

Bank has been providing Agriculture loans as priority product of the bank from the inception of the bank and continuous focus has been given to increase the portfolio in this sector. Nepal Rastra Bank has also made mandatory provision to maintain the exposure upto 13% by Ashad end 2080 and in order to meet the regulatory requirement, bank has been working with different organization to increase the Agriculture portfolio. In this connection, bank has entered into MOU with Deposit and Credit Guarantee Fund (DCGF) for credit guarantee of Agriculture related credit exposures upto NPR 30 Million where default risk is shared with DCGF.

In order to effective implementation of the MOU, following process note/guideline has been developed.

1. All loans extended under Agriculture sector with ticket size of NPR 30 Mio is eligible for this arrangement.
2. As threshold of maximum loan to be guaranteed under this scheme shall be NPR 30 Million and for loan above 10 Million, pre-approval from DCGF has to be obtained and Agriculture Sector Lending shall coordinate for pre-approval requirement with DCGF in coordination with the Branch. Further, Agriculture Department shall coordinate for business aspect of approval such as business site visit with the official of DCGF if required. Appropriate format of required documents will be provided through CAD.
3. Branches to collect loan requests along with required documents as prescribed by NRB directive and to forward detailed proposal with proper assessment for further approval by quoting credit guarantee of DCGF to approving chain.
4. Arrangement of loan insurance with Deposit and Credit Guarantee Fund (DCGF) for insurance of loans has already been executed. Credit Administration department (CAD) has been entrusted for payment of loan guarantee insurance premium. Credit guarantee commission to be debited from the account of customer on half yearly basis or as per the provisions of DCGF. Respective customers account to be overdrawn in case of unavailability of fund for payment of commission and same to be recovered afterwards.
5. Recovery of loan in case of default shall be as per existing recovery procedure and recovery department shall coordinate with respective branch for recovery and regularization of such accounts.
6. Loans provided under this scheme to be tagged with separate scheme code. Agriculture Department shall raise approval in coordination with IT and Finance Department.

7. Credit guarantee (from DCGF) along with standard guarantee commission to be incorporated in credit facility offer letter (CFOL) for all the credit facilities under this scheme. (CAD to initiate for addendum/amendment of CFOL format and upload in Chautari with intimation to branches).
8. Agriculture department has been entrusted for monitoring of portfolio under this scheme and shall handle the grievances/issues arising if any from customer/branch relating to credit guarantee.
9. Terms, condition and claim procedure of credit guarantee shall be in line with Credit Guarantee Regularities, 2075 and its amendments issued by DCGF which is attached herewith for your reference.

All concerns to follow and comply above guidelines strictly.

(Original Singed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 032/2079-80

Origin Ref. : RET/004/2079-80

Date : November 17, 2022

Subject : Global Auto Loan – Electric Express

This country circular has been issued to announce Electric Express Auto loan campaign with competitive pricing. Basically this scheme intends to promote the use of electric vehicles, which shall positively impact the climate change and reduce air pollution issues that we are facing. The scheme shall be reviewed & withdrawn at any point of time depending on the market scenario, hence all the branches are advised to book exposure of Electric Auto loans under the scheme so that it could support on attainment on your lending target of the branch as well. Respective Province head and sales team of province office to support and monitor branch performance for the success of campaign.

Features of the Scheme:

Scheme under Regularity Retail Portfolio (RRP),

Interest rate:

- With interest rate of 13.99% p.a. in fixed rate regime for 7 years.
- BR+ Interest premium of 2.5% to 5% p.a. on floating basis, Expected average premium of 2.8%.

LAF: 0.75% of loan limit, Other fees/charges: As applicable/standard.

Purpose: Purchasing brand New Electric vehicle for private use only.

Additional Features: *Credit card with free of issuance fee, free mobile banking for first year.*

All other terms & conditions to be complied as per the product paper of Auto loan and NRB directive.

MOU with Laxmi Intercontinental Pvt. Ltd.: We have entered into an agreement with M/s Laxmi Intercontinental Pvt. Ltd. (importer of Hyundai brand vehicles in Nepal) to finance **Electric vehicles** at competitive price (i.e. interest premium 2.8% on floating basis or Interest rate 13.99% of fixed interest rate regime on customer's choice, LAF: 0.75% and other fee/charges: as applicable for the facilities sanctioned within running quarter). Branches are advised to entertain the requests and coordinate with nearest Hyundai EV importers/dealers accordingly.

Processing modality and Turn Around Time (TAT):

- A checklist of required documents for auto loan processing to be provided initially along with the documents required for opening of operative account at credit interview/meeting.
- Amount required for LAF, CIC charge etc. to be deposited upfront by client & branch to earmark required amount prior processing for approval. Branch to obtain & review CIC report prior making site visits. **Branch to obtain a debit authority for retrieval of LAF and other charges upon approval of facility from client along with loan application form.**
- Branch to process file upon satisfactory CIC report & convincing sources of income to meet required **DTI ratio**.

- Branch to upload detailed proposal along with income verification reports, quotation, bank account statement & other required document in CWS/LOS **on the same day** of documents receipt from client. A separate loan category (**Auto loan- Electric**) has been assigned in CWS/LOS.
- Concern departments in corporate office involved in the decision making shall provide necessary decision **within same day** of proposal receipt (Queries if any to be promptly addressed by the branches).
- Branch to immediately inform client about loan decision, to issue CFOL and to retrieve LAF. If the request is declined, earmark of LAF account to be released by the branch.
- Delivery order (DO) shall be issued upon acceptance of CFOL by client. Other disbursement procedure to be followed as per existing practice.
- **All the required security documents to be executed prior taking registration of vehicle in the name of bank and branch to immediately forward CAD for limit implementation/ disbursal upon receipt of claim of payment along with verified blue book, insurance policy and VAT bill from respective vendor company.** Concern branch to provide payment to the vendor company via account transfer/MC/DD or as appropriate within 3 days of payment claim by concern vendor company.
- Cut off time to each departments/units are 3:00 PM (Sunday to Thursday) & 1:30 PM (Friday).
- Total TAT is estimated maximum **2 days** after site visit for issuance of DO upon timely submission of required documents by the clients.

Please be guided accordingly.

Wish you all the best.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 010/2079-80

Origin Ref. : RET/001/2079-80

Date : August 10, 2022

Subject : LTV Ratio for Renewal of Personal/Mortgage Loans

As per recent amendment through circular dated 2079/04/18 in NRB directive point no. 25 (a) of 2/2078, Loan to value (LTV) ratio (i.e. loan to fair market value of mortgaged real estate collateral) for personal/mortgage loan without specific purpose is required to be maintained within 30% for inside Kathmandu valley and 40% outside Kathmandu valley. **Concern RM/BM to notify in advance to the clients regarding new provisions on LTV ratio.** It has been decided to adopt below modality for review/renewal of existing facilities if LTV ratio is not maintained within recently revised provision by NRB:

Option I: RM/BM to consult with the client to reduce exposure in order to maintain LTV ratio in line with NRB circular at the time of review/renewal,

Option II: If client intends to continue existing exposure at the time of review/renewal, seek additional FAC to maintain LTV ratio,

Option III: In addition to above two options, the branch may reevaluate existing FAC upon request from the client. In such case, existing valuator may be assigned (if enlistment is intact) to ascertain current value of mortgaged FAC and a summary valuation report shall suffice for internal purpose along with existing detailed valuation report in case of review/renewal of existing facility.

If client could not maintain LTV ratio in line with recent NRB circular even with above supportive measures, loan limit to be called back and recovery actions are to be initiated by the branch.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 052/2078-79

Origin Ref. : RB/005/2078-79

Date : February 3, 2022

Subject : Home Loan Scheme to Remitter's Households (ReHL)

This country circular has been issued to reinforce **Remitters Home Loan (ReHL)/Janmabhumi Ghar Karja** under Home loan product paper. The scheme targets to solicit home loan to the household/family members of migrant workers on the basis of remittance income from different abroad countries including India. It is expected that this scheme will ease out procedure of loan to the remitters & their family members. ***Our representative offices and relationship officers (ROs) deployed abroad for remittance promotion are instructed to refer prospective clients to their preferred branches.***

Features of the scheme:

Scheme name: "Remitters Home Loan (ReHL)"

Pricing: As per published rate of home loan,

Purpose & Tenure: Inline with product paper.

Target Segment: Under this scheme, a segment with remittance income i.e. Remitters and their family members. **Loan decision within 3 days of required documents submitted by the client.** Concern BM/RM are instructed to adhere TAT of 3 working days.

Security documents: All required security documents to be executed inline with Credit Guideline & product paper. *In case of personal guarantee/consent letter of remitter (staying abroad), scan/electronic copy obtained through our representative offices/staffs deployed in respective country or through email from the concern personal guarantor and endorsed by borrower (in attached EPG template) shall be acceptable.*

Additional Features: *Credit card with free of issuance fee, free mobile banking (for first year).*

Scheme promotion: Promotional activities through branches/ representative office/ROs in their vicinity with flyers, standee at branches/Rep offices and other potential locations; central marketing through social/digital media.

Focus: Every branches/ROs to focus on **Enhancing client experience** and cross sell of digital, remittance, deposit and other products.

Role of representative offices and staffs deployed abroad for remittance promotion: Representative offices and staffs deployed abroad are encouraged to channelize clients under the scheme, your performance will be monitored accordingly.

- Collect identification and income related documents of remitter (salary certificate, bank account statement, passport copy etc.) and refer the client to his/her preferred branch through email with attachment of available documents (to concern branch manager) along with your observation of remittable fund per month by the remitter/guarantor to the family.
- Concern branch shall approach you through email for security documentation from remitter/guarantor after approval of proposed facility.
- You are instructed to obtain related security documents (personal guarantee and related documents) in duly filled form along with your witness as bank staff and revert the scan copy to concern branch staff.

- Original documents to be sent to concern branch through courier/ bank staff as appropriate on secured basis.
- Every staffs deployed at abroad to maintain record of referred accounts and submit a report on monthly basis to Head-Remittance with copy to Head- Retail Banking in below format.

Name of RO	Country	Referred client's name	Referred branch	Loan Type	Tentative Loan Amount

Processing steps and turnaround time (TAT):

1. A checklist of required documents for loan processing to be provided initially along with the documents required for operative account opening at the time of initial credit interview/meeting with the prospective client. BM/RM to review & verify the income evidences along with account statement as applicable.
2. Amount required for LAF, CIC charge etc. to be deposited upfront by client & branch to earmark required amount prior processing for approval. **Branch to obtain & review CIC report prior making site visits.**
3. Branch to conduct site visits and assign valuator only upon satisfactory CIC report & convincing sources of income to meet required **DTI ratio**.
4. Branch to upload detailed proposal along with FAC site visit report, income verification reports, summary valuation report, bank account statement & other required document in CWS **within same day (latest by next day)** of complete documents receipt from client. **A separate category (Remitters Home loan) shall be assigned in CWS, branches to upload requests under same category for prompt processing.**
5. Concern departments in corporate office involved in the decision making shall provide necessary decision **within same day** of proposal receipt (Queries if any to be promptly addressed by the branches); Requests with waiver/deferral (if any) may require additional time.
6. Branch to immediately inform client and concern valuator of loan decision for needful preparation and to issue CFOL on the same day of approval after retrieving LAF. If the request declined, earmark of LAF account to be removed by the branch.
7. Branch to execute security documents upon acceptance of CFOL by client at the earliest & to forward CAD for implementation/disbursal ensuring entire set of documents are duly obtained and uploaded properly in system. CAD shall review the documents and implement/disburse on the same day of request receipt.
8. Cut off time to each departments/units are 3:00 PM (Sunday to Thursday) & 1:30 PM (Friday).
9. Total TAT is estimated **3 working days** for disbursal upon timely execution of security documents along with registered mortgage by customer from the date of complete documents submission.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 005/2078-79

Origin Ref. : Ret/001/2078-79

Date : 3rd August 2021

Subject : New Credit Proposal Formats

Considering the requirement of adjustment in some field of existing CP formats, following new CP format has been added for the replacement of existing formats for immediate use considering suggestions from branches and for uniformity in proposals.

- 1) CG Form No. CP 2.5 Credit Proposal of GSBL: to be used for Global Small Business Loan (GSBL) up to Rs. 1.50 Mio as per product paper
- 2) CG Form No. CP 3.3 Credit Proposal of Professional Loan: to be used for GIBL Professional Loan as per product paper

All aforementioned format has been uploaded in 'New Formats – August 2021' folder of *Global Naulo Chautari* under "Policies and Manuals – Credit" section.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read 'Ratna Raj Bajracharya'.

Ratna Raj Bajracharya
Chief Executive Officer

A small hand-drawn icon of a hand with fingers pointing downwards, positioned next to the signature.

COUNTRY CIRCULAR NO. : 103/2077-78

Original Ref. : SME/006/2077-78

Date : 11th February 2021

Subject : Data Mining for Micro, Cottage, Small and Medium Industries

Vide unified directive 2077, directive no 2, NRB has instructed the Banks to provide loan to Micro, Cottage, Small and Medium Scale Industries (collectively termed as SME customers) for loan limit below Rs. 10 Million, starting this fiscal year by 11% at Ashadh end 2078 and to 15% by Ashadh end 2081.

2078 Ashadh end	2079 Ashadh end	2080 Ashadh end	2081 Ashadh end
11%	12%	14%	15%

NRB has further clarifies that the definition of the industry categories will be as defined in the Industrial Enterprises Act, 2076. As per the "Industrial Enterprises Act, 2076" of Nepal Government, the Micro (including Cottage) Industry, Small Industries and Medium Industries are categorized as:

Micro Industries	<ul style="list-style-type: none"> ▪ Fixed assets worth not more than Rs. 20 lakh (except for land & building), ▪ Owner is involved in operation and management of industry, ▪ Workforce of up to 9 people including the owner, ▪ Annual turnover less than Rs.1 crore and ▪ If such industry has used engines, equipment's or machines then energy consumed by such devices in the form of electricity or diesel or petrol or other crude oils is upto 20 Kilo watt.
Cottage Industries	<ul style="list-style-type: none"> ▪ Based on traditional skills and technology ▪ Labor intensive and specific skill or based on local raw materials and local technology, art and culture ▪ If engines, equipment's or machines are used, then the power usage is up to 50 Kilo watt. ▪ Types of activities mentioned in the annexure 2 of the Industrial Enterprise Act 2076.
Small Industries	<ul style="list-style-type: none"> ▪ Except those industry classified as Micro and Cottage industries, ▪ Industries with fixed assets upto Rs.15 crores.
Medium Industries	<ul style="list-style-type: none"> ▪ Industry with fixed assets ranging between Rs.15 crores to Rs.50 crores.

The industries producing goods other than excluded industries as mentioned in **annexure 1** (related to clause 8) of the industrial Enterprise Act 2076, are eligible under above categories. The activities eligible for cottage industry is given in **annexure 2**

IT department for tabulation of the information has developed a form. All branches are required to fill up the forms for the industries falling under the criteria mentioned above. This is applicable for all existing and new loans falling under the above categories. **Filling of the data of existing exposure to be completed within a month of this circular** without fail. For new cases, the information to be filled immediately after disbursement. The branches have to fill up the date on the form generated by the link

http://192.168.101.76/conductor/sme_view.php, detailed descriptions / process note of the form attached in **annexure 3**.

In addition, all BMs/RMs shall focus on solicitation of business that falls under micro, cottage, small and medium industries to meet regulatory requirement.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 050/2077-78

Origin Ref. : RB/001/2077-78

Date : 28th September 2020

Subject : Launch of Online Loan Application

As part of our continuous efforts towards adapting to digital banking services and to provide greater convenience and easy access to the customer to apply for different retail loan, I am pleased to announce the launch of Global Online Loan Application. Due to the advance in technology and available of internet access everywhere, we are more focused on introducing the various online applications so that customers do not have to visit various branches to request and simply apply for various products/services.

The main objective of introducing Online Loan application is to reach out to potential customers all over the country who are interested to avail loan facility like home loan, Auto loan, Personal loan and Education loan and to generate into leads. Customer can simply request for the loan to any preferred branches from our existing digital channels viz Website, GlobalSmart and Viber banking and once submitted the details of loan applicant is instantly delivered via email to the respective branch manager. Similarly, Branch staff is provided with back-end application where they can view, review and further process for the application by contacting the applicant. We take few information from the customers for simplifying forms like Personal details, Loan Type, Purpose, Amount, Loan Tenure and Monthly Gross Income.

Further Customer can track their application status online from the site itself.

The link for online loan application is given below:

Customer Portal: <https://eloan.gibl.com.np:9443/>

Track Application Status Portal: <https://eloan.gibl.com.np:9443/loan/track.htm>

Back-end Portal (For Staff): <https://eloan.gibl.com.np:9443/control/>

Please refer to Online Loan Application Process Note from Global Naulo chautari and Work From Home Portal. For User Credentials for login into the Back-end portal, Please contact Digital Banking Department.

I advise all Concerned Staff to access and take necessary action to further process online loan request made at their branches.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 049/2077-78

Origin Ref. : RB/001/2077-78

Date : 28th September 2020

Subject : Implementation guideline/process note on “Unified procedure for Interest Subsidy on subsidized loans ‘Second amendment’ 2076”

Nepal Rastra Bank had issued unified guideline/procedure for interest subsidy on subsidized loans; a country circular # 11/075/76 has been issued on dated February 03, 2019 for implementation. This guideline is issued to update and reinforce the scheme and to clarify the requirements anticipated by NRB circular “**Unified Working Procedures for Interest Subsidy on subsidized Loans, ‘second amendment’ 2076**” as per Unified directive 2077 dated 2077/05/28.

Nine different loan categories eligible for interest subsidy are:

1. Commercial Agriculture and Livestock Loan upto Rs. 50 Mio.
(व्यवसायिक कृषि तथा पशुपंक्षी कर्जा पाँच करोड रुपयाँ सम्म)
2. Self-Employment Loan for Educated Youths upto Rs. 700K
(शिक्षित युवा स्वरोजगार कर्जा सात लाख रुपयाँ सम्म)
3. Loan to youth entrepreneur returned from foreign employment upto Rs. 1,000K
(विदेशबाट फर्केका युवा परियोजना कर्जा दश लाख रुपयाँ सम्म)
4. Women Entrepreneur Loan upto Rs. 1,500K
(महिला उद्यमशील कर्जा पन्थ लाख रुपयाँ सम्म)
5. Marginalized Community Business Development Loan upto Rs. 1,000K
(दलित समुदाय व्यवसाय विकास कर्जा दश लाख रुपयाँ सम्म)
6. Higher, Technical and Vocational Educational Loan upto Rs. 500K
(उच्च र प्राविधिक तथा व्यवसायिक शिक्षा कर्जा पाँच लाख रुपयाँ सम्म)
7. Earthquake Victim Home loan upto Rs. 300K
(भूकम्प पीडितहरूको निजी आवास निर्माण कर्जा तिन लाख रुपयाँ सम्म)
8. Textile industries upto Rs. 50 Million
(कपडा उद्योग संचालनका लागि रु पाँच करोड सम्म)
9. Loan for training from certified institutions by CTEVT upto Rs. 200K
(प्राविधिक शिक्षा तथा व्यवसायिक तालिम परिषद्बाट मान्यता प्राप्त संस्थाबाट लिइने तालिम आदिको लागि रु २ लाख सम्म)

Bank is already providing different subsidized loans through different existing products. Product Papers on Agriculture loan as GKK, Small Business Loan as GSBL, education loan, home loan, personal loan etc are matching products to provide loan under NRB subsidy.

In order to further simplify the procedure and effective implementation of above schemes, following provisions have been made:

1. Branches to collect loan requests along with required documents as prescribed by NRB directive. Branches to forward detailed proposal along with proper assessment for further approval to concern lending officer.

2. Arrangement of loan insurance with Deposit and Credit Guarantee Fund (DCGF) for insurance of loans under subsidy as guided by NRB directive has already been executed. Credit administration department (CAD) will be coordinating for reporting & monitoring of portfolio along with payment of loan guarantee insurance premium to DCGF in accordance to the arrangement.
3. The loan shall be extended to the eligible individual borrower, firm/company as per the guidelines issued by NRB and such arrangement shall change as and when NRB guidelines is amended/changed.
4. Threshold of loan amount per client under this product shall be as per guidelines issued by NRB; Risk premium shall be upto 2%. Maximum tenure of loan not to exceed 5 years or as guided by NRB directive. No other service charges will be levied.
5. Branches shall obtain application from the applicants as prescribed by NRB directive (attached Annex -1) in addition to other standard documents of the bank before processing for credit approval (loan application form as per attached annex 2 to be obtained for the requests of below Rs. 10 Lacs and 15 lacs for Women Entrepreneurship Loan under the scheme). Branches to forward such requests to concern approving channel within 3 working days of application along with detail proposal, site visit reports & other necessary assessment of the eligible applicants.
6. Interest subsidy clause as per existing practice to be continued in credit facility offer letter (CFOL) for all the schemes under NRB subsidy. Required scheme specific terms and conditions shall be incorporated in CFOL as required (if any).
7. Concern branch shall be the custodian of security documents along with original academic certificates under Self-Employment Loan for Educated Youths.
8. Credit Proposal Format/templates of GKK, GSBL, Educational Loan, Home Loan, SME/MCO/COR/IPF or other as applicable shall be used for loan processing/approval. Extended repayment analysis has to be added varying size of loan requests.
9. Such loans shall be provided from nearest branch based on permanent residency of individual or location of the business/project.
10. Higher, Technical and Vocational Educational Loans shall be disbursed with arrangement to deposit the fund into the account of concern educational institution or issue MC/DD/TT as appropriate.
11. Term loan shall be disbursed on installment basis as per approval within NRB directive, where disbursement of installments to be subject to the completion of work and proper utilization of fund based on approved debt equity ratio. RM/BM to visit project/business site and progress report to be kept in credit file. The project/borrowers' site shall be inspected/monitored by respective RM/BM at least on half yearly basis and business visit report shall be kept in credit file with proper justification and respective RM/BM to intimate to province office/head office if project are found not in proper shape or fund are found misused.
12. All other terms to be complied as per procedure circulated by Nepal Rastra Bank 'Karyabidhi 2.2' "Unified Working Procedures for Interest Subsidy on subsidized Loans, 'second amendment' 2076". (*The guideline is attached for further reference.*)
13. Loans provided under subsidy to be tracked as below in the (Finacle) CBS to ease the reporting. Tagging of existing loans provided under subsidy shall be aligned as required.
 - **NRB-S** - Commercial Agriculture and Livestock Loan
 - **NRBS2**- Self employment Loan for Educated Youths
 - **NRBS3**- Loan to youth entrepreneur returned from foreign employment
 - **NRBS4** - Women Entrepreneur Loan
 - **NRBS5** - Marginalized Community Business Development Loan
 - **NRBS6** - Higher, Technical and Vocational Educational Loan
 - **NRBS7**- Earthquake Victim Home loan
 - **NRBS8**- Textile industries
 - **NRBS9**- Loan for training from certified institutions by CTEVT
14. **Respective RM/BM to specify the loan product (NRB Subsidy-)** in first page of Credit Proposals and also to mention in special covenant part as applicable. Branches/CAD/LDU to ensure proper tagging of free code in Finacle.
15. CAD in coordination with Finance department will report/obtain interest subsidy on periodic basis from NRB and adjust income of respective branches.

16. Subsidy loan desk under Retail banking department shall handle the grievances/issues arising if any from customer/branch.
17. All features, terms and conditions of this scheme to be as per existing product paper on Global Krishi Karja (GKK), Global Small Business Loan (GSBL), Education Loan and Home Loan, other products as appropriate and credit policy guidelines of the bank.
18. Approving authority shall be in-line with CPG & the authority delegated by CEO.
19. Decision on the loan application shall be made within 15 days from the date of application. Written notice to be provided to applicant within 21 days from the date of application highlighting the basis and reason for declining the loan application (if any).
20. Concern branch to immediately process for recovery action upon non repayment of the quarterly interest/EMI/EQI as per loan recovery procedure. Irregularity in repayment shall attract 2% additional interest in remaining loan outstanding and may be disqualify for interest subsidy.
21. All branches to focus on solicitation of new borrowers and proactive marketing to be made in the vicinity and to solicit at least 20 loans from each branch on all products/schemes in addition to commercial agriculture within 2078 Ashad and to plan accordingly in order to meet the set target.
22. A notice as enclosed herewith shall be placed within notice board of each branch on “Unified Working Procedures for Interest **Subsidy on Subsidized Loans, 2076**”.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



Global IME Bank

ग्लोबल आइएमई बैंक लि.

COUNTRY CIRCULAR #.13/076/77

To:	All Staffs	Date: 12 th November, 2019
From:	Acting Chief Executive Officer	CC: HOP, CAD, LDU, IAD, CRMU,
Subject:	Home Loan Scheme – Janmabhumi Ghar Karja	Marketing, Management, RM/BM/
Ref No.	Retail Banking: .13/076/77	Business units, Representative offices, Staffs deployed abroad for remittance promotion.

This country circular has been issued to announce Janmabhumi Ghar Karja under Home loan product paper. The scheme targets to solicit home loan to the remitters & their family on the basis of remittance income from different abroad countries including India. It is expected that this scheme will ease out procedure of loan to the remitters & their family. *Our representative offices and staffs working abroad are instructed to refer prospective clients to their preferred branches.*

Features of the scheme:

Scheme name: “Janambhumi Ghar Karja (JGK)”

Pricing: As per published rate of home loan.

Purpose & Tenure: As per product paper, *all other terms & conditions to be complied as per the product paper.*

Target Segment: Under this scheme, a segment with remittance income i.e. Remitters/family members of the remitters. **Loan decision within 3 days of required documents submitted by client.**

Security documents: All required security documents to be executed as per CPG & product paper. In case of personal guarantee of remitter (staying abroad), scan copy obtained through our representative offices and staffs deployed in respective country shall be acceptance.

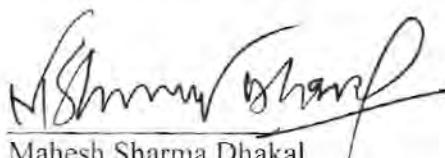
Role of representative offices and staffs deployed abroad for remittance promotion: Representative offices and staffs deployed abroad are encouraged to channelize clients under the scheme, your performance will be monitored accordingly.

- Collect identification and income related documents of remitter (salary certificate, bank account statement, passport copy etc.) and refer the client to his/her preferred branch through email with attachment of available documents (to concern branch manager) along with your observation of remittable fund per month by the remitter/guarantor to the family.
- Concern branch shall approach you through email for security documentation from remitter/guarantor after approval of proposed facility.
- You are instructed to obtain related security documents (personal guarantee and related documents) in duly filled form along with your witness as bank staff and revert the scan copy to concern branch staff.
- Original documents to be sent to central CAD in lot basis through courier/ bank staff as appropriate in secured basis.

Processing steps and turnaround time:

1. A checklist of required documents for loan processing to be provided initially along with the documents required for operative account opening at the time of initial credit interview/meeting with the prospective client. BM/RM to review & verify the income evidences along with account statement as applicable.
2. Amount required for LAF, CIC charge etc to be deposited upfront by client & branch to earmark required amount prior processing for approval. **Branch to obtain & review CIC report prior making site visits.**
3. Branch to assign valuator & conduct site visits only upon satisfactory CIC report & convincing sources of income to meet required DSCR.
4. Branch to forward detailed proposal along with FAC site visit report, income verification reports, summary valuation report, bank account statement & other required document to Retail banking department **within same day** of complete documents receipt from client.
5. The proposals requiring to route through CRMU shall be addressed **within same day** of proposal receipt by CRMU (Queries if any to be promptly addressed by the branches).
6. Retail banking department shall provide necessary approval **within same day** of proposal receipt (Queries if any to be promptly addressed by the branches); Requests with waiver/deferral (if any) may require additional time.
7. CAD to provide CFOL **within same day** of approval to the branches.
8. Branch to immediately inform client of loan decision, branch to execute security documentation & to forward CAD for implementation **within 3 days** of CFOL.
9. CAD to implement the requests **within same day** & inform LDU for disbursement, LDU to disburse the request **within same day** of request receipt.
10. Branch to ensure that maximum implementation period from the date of CFOL not to exceed 7 working days and **not to exceed 3 working days** for loan processing (till disbursement) at bank's end from the date of documents receipt in case of complete processing and security documents furnished by client.
11. Cut off time to each departments/units (except LDU): **3:00 PM (Sunday to Thursday) & 1:30 PM (Friday).**
12. LAF to be retrieved upon approval of loan & earmark shall be released if the loan request rejected by the bank.

Strict compliance on above by all concerns hereby is warranted.


Mahesh Sharma Dhakal
Acting Chief Executive Officer



CORPORATE OFFICE

Country Circular # 01/76/77

To:	Branch Managers, Managers-IPFC/CBH/SME/RET, Head-SME/MCO/RET	Date: July 18, 2019
From:	Acting Chief Executive Officer	CC: Management Team, HODs, HOPs,
Subject:	Segment threshold definition	CAD, CTF, IAD, Recovery Department, Business Units, Compliance Department, Integrated Risk Department
Ref:		

This circular has been issued for amendment in existing exposure threshold in various business segments previously defined by Country Circular #14/072/73 and Country Circular #20/72/73. Change in threshold has been felt necessary due to increase in the size of business of the bank, increment in average business volume of business segment i.e. SME/MCO/COR. Below threshold refers to total approved credit line including all types of loans/facilities and including both funded and non-funded credit line.

Segment	Existing threshold	New Threshold
SME	Up to Rs. 40 Mil (in individual/group accounts)	Up to Rs. 60 Mil in individual unit and up to Rs. 100 Mil in group accounts
Mid Corporate (MCO)	Above Rs. 40 Mil and up to Rs. 100 Mil in individual units and/or up to Rs. 150 Mil in group.	Above Rs. 60 Mil and up to Rs. 150 Mil in individual units and/or up to Rs. 200 Mil in group.
Corporate (COR)	Above Rs. 100 Mil in individual unit and above Rs. 150 Mil in group.	Above Rs. 150 Mil in individual unit and above Rs. 200 Mil in group.

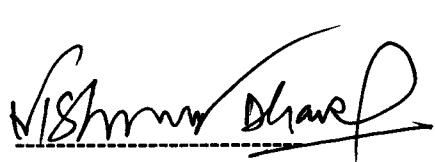
Notes:

1. Above threshold shall be applicable for new credit files only. Existing segmentation (prior to this circular) based on previous threshold to be continued even at the time of renewal/review/enhancement unless otherwise agreed upon for change as per new threshold by both the affecting segments.
2. The relationship of any existing and new credit exposure to well established corporate houses irrespective of the volume of credit limits shall be maintained by the Corporate Banking Hub.

Two handwritten signatures are present here, likely belonging to the officials mentioned in the circular.

3. If the exposure of individual/group (applicable for existing exposures as well) exceeds threshold of their respective segment with gradual increment in exposure, same to be converted to other qualifying segment as per new threshold unless otherwise approved by CEO to continue the relationship with existing segment with valid justifications from concerned existing segment. However, if the threshold is exceeded due to entertaining case to case requests, such exposure to be handled by respective existing segment; such case to case facilities should be settled on or before maturity.
4. IPF/Project (PRO) segment shall continue to include new and existing project based/nature accounts and other related accounts exceeding the threshold limit of Rs. 150 Mil.
5. Retail (RET) segment shall continue to include purely retail products only with continuation of existing exceptions as below and shall be segregated as RET:
 - a. GSBL not including other SME/MCO/COR segment business unit exposure in group
 - b. Standalone Hire Purchase/Auto Loan to business units with no other SME/COR segment business unit exposure in group.
 - c. GIBL professional loan
 - d. Exposure under Value Chain Financing
6. Agricultural loan exposure to business units exceeding the threshold limit of GSBL shall be handled and booked under respective segment. Existing exposure, if any currently being handled by Retail to be transferred to respective segment during the renewal.
7. Deprived Wholesale Lending (DWL) segment will continue to include institutional wholesale deprived sector lending and continued to be handled by Retail Banking Department.
8. Existing group exposures (both revolving and non-revolving) segregated as RET if any to be changed to respective segments upon implementation of new SME/MCO/COR exposure in group.

All concerned are hereby instructed to comply with the above without any deviation with immediate effect.



Mahesh Sharma Dhakal





Global IME Bank

ग्लोबल आइएमई बैंक लि.

COUNTRY CIRCULAR # 07/075/76

To:	All Staffs	Date: January 27, 2019
From:	Acting Chief Executive Officer	CC: HOP, CAD, LDU,
Subject:	Global IME Professional loan	IAD, Management
Ref No.	Retail Banking: 07/075/76	

The demand of retail products are increasing in the Nepalese market. These products are relatively having low default rate so as credit risk and same has been experienced in Nepalese Banking Industries. Global IME Bank Limited has been offering retail products to its client in various product schemes.

'Global IME Professional Loan' (GIPL) in line with NRB directive/provision has been approved by BOD. This product is basically targeted for the professional/salaried expecting to establish banking relationship with them with possibility of catering their basic banking needs like salary accounts, credit cards, bancassurance etc.

At present, **branches as per below list has been selected for this product** however all Branch Managers are encouraged to sell this product in their locality considering the other business benefits. Branches which are not mentioned in this list can be added upon the business potential for which you are advised to contact Retail/Marketing departments. Further, BM/RMs are advised to explore potential cross selling of other products while processing each GIPL.

List of the branches:

S.N.	SOL ID	Branch	Province	S.N.	SOL ID	Branch	Province
1	15	BIRATNAGAR	1	14	33	PANIPOKHARI	3
2	58	BIRTAMOD	1	15	38	KALANKI	3
3	68	DHARAN	1	16	75	KAMALADI	3
4	11	BIRGUNJ	2	17	88	GWARKO	3
5	16	LAHAN	2	18	12	BAGLUNG	4
6	44	JANAKPUR	2	19	14	NEW ROAD, POKHARA	4
7	01	KANTIPATH	3	20	17	B.P CHOWK, BUTWAL	5
8	02	NEW ROAD	3	21	21	TRIBHUWAN CHOWK, NEPALGUNJ	5
9	06	KULESHWOR	3	22	26	BHAIRAHAWA	5
10	08	DHPASI	3	23	41	GHORABI	5
11	18	NARAYANGHAT	3	24	70	TAMGHAS	5
12	29	NAYA BANESHWOR	3	25	30	SURKHET	6
13	32	DILLIBAZAR	3	26	24	DHANGADI	7

Please refer Global Chautari for "Product Paper".

Strict compliance on above by all concerns hereby is warranted.

Mahesh Sharma Dhakal
Acting Chief Executive Officer

Attached: Application form, Credit Proposal & CFOL.



Global IME Bank

ग्लोबल आइएमई बैंक लि.

Chd
for review
14/1

CORPORATE OFFICE

MEMORANDUM

Country Circular #06/075176

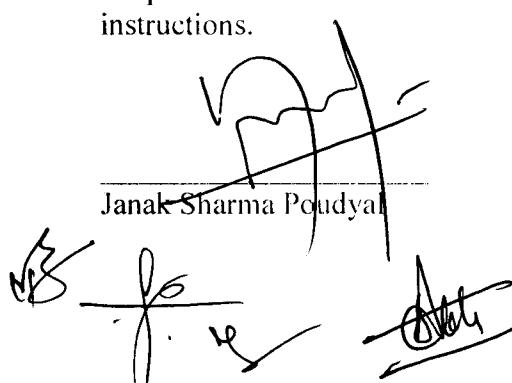
To:	BM,RM,SME, Retail, CBH, IPF	Date: 13, January 2019
From:	Chief Executive Officer	
Subject:	Strengthening of Post Sanction Credit Monitoring	100
Ref #.	101075176	

Credit Management is a significant factor that determines the sound asset quality of any Bank and Financial Institution. Post sanction credit monitoring as part of credit management requires utmost attention and is also an important function that determines success, failure, sustainability or profitability of the Bank. There are various policies, guidelines along with written/verbal instructions from various levels issued/released from time to time. However, audit observations, internal/external or regulatory have revealed various lapses and shortcomings in effective implementation of these policies, guidelines which has exposed us to critical credit and compliance risk. This circular has been issued to reinforce effective post sanction and credit monitoring activities which is a crucial part of the effective credit management. All concerned are advised/instructed to strictly comply with the followings:-

- Renewal process prior to 45days of credit expiry to be initiated in line with existing credit policy guideline for timely renewal of credit facilities. Temporary renewal or bulk deferral of documentations are not considered to be a prudent credit practices and thus should be discouraged.
- Any documents deferred during time of implementation to be obtained within deferred period and update in the credit file accordingly. Concerned department to be well notified upon receipt of deferred documents. Exception reports to be escalated to senior management and due approval should be obtained if document within the deferred period are not obtained. Deferrals and waivers to be minimized to the possible extent.
- Frequent monitoring of business inspection, at least once in a quarter or as approved terms, to be institutionalized. Timely business inspection not only helps the bank official in understanding the business and the requirement, it also gives the edge on identifying early warning signal, if any, which helps bank make early strategy for exit.
- Timely renewal of Insurance policy of the bank's security should be given utmost attention and importance to avoid possible loss or risk due to any untoward circumstances/situations.

- Credit Administration Information System (CAIS) was introduced to review and monitor the position of insurance and current asset inspection in the system. Input from the Relationship Manager level in the CAIS is observed to be missing thus reliability of the CAIS report is questionable. All BMs and Incumbents at the Corporate Office to ensure timely update of the CAIS.
- SRM/CSRM menu options for recording of bank's securities including land and building, stock, vehicles, plant & machinery etc. to be properly and completely filled.
- CP/Memos/Approval Sheet, all necessary documents including relevant communication with the respective borrower should be properly maintained in the credit file for easy review and retrieval of information, as and when required.
- Audited financials statement to be obtained and reviewed, any unusual observation to be timely escalated.

Respective Business Heads are advised to ensure effective implementation of the aforementioned instructions.



Janak Sharma Poudyal



CORPORATE OFFICE
Country Circular # 27

To:	BMs, Managers-CBH/IPF/SME/Retail	Date: June 01, 2018
From:	Chief Executive Officer	CC: Management Team, CAD, CTF, IAD, Credit Risk, Business Units, Compliance Department, Integrated Risk Department
Subject:	Review of Stand Alone Term Loans	
Ref:		

Credit review and renewal is important part of credit risk management. Timely review of credit exposure helps us in knowing the true current status of loan/borrower which shall further help us in identifying additional business relationships opportunities as well as requirement of early management of possible problematic accounts.

Considering the same, it has been decided to review Standalone Term Loan accounts having total outstanding exposure of Rs. 20 Million and above on account of single borrower. However, existing provision of annual review of all home loan accounts as per 'Claim Secured by Residential Property' product paper to be continued as per existing practice irrespective of loan amount and borrower availing other credit facilities.

Separate annual review form format has been prepared for individual term loans and institutional term loans borrowers as per Annexure 1 and Annexure 2 respectively attached herewith for reference which have been uploaded in Global Chautari. Guidelines for review of credit exposure are as under:

1. Annual review of standalone Term Loan accounts (not having any other revolving facility) having total outstanding exposure of Rs. 20 Million and above on account of single borrower to be conducted.
2. Review shall be conducted on annual basis from the date of disbursement. In case of multiple accounts of single borrower, annual review may be conducted annually from the date of disbursement of first term loan.
3. Credit review including FAC site visit to be conducted jointly by at least one ARO/RO/RM/SRM and BM/Manager-CBH/IPF as applicable.
4. Any observation of insufficiency in disposable income for repayment, deterioration in FAC/security quality/value and NPA classification during review period to be escalated to concerned business head at Corporate Office through Credit Risk Management Unit.
5. Copy of review form to be sent to CAD for record/update purpose within 3 days of review.
6. Home loan review also to be carried out in format as per Annexure 1.

For your strict compliance with immediate effect.

Janak Sharma Poudyal


Global IME Bank
 विदेशी निधि क्षेत्र में बैंक
COUNTRY CIRCULAR #23/073/74

June 11

To:	Branch Manager, Corporate Business Hub, IPFC	Date: 18-Jul-17
From:	Chief Executive Officer	CC: Management Team, Internal Audit Department, HOD, CAD, Central Trade Finance
Subject:	Registration of moveable assets under Secured Transactions Act	
Ref:	#23/073/74	

The Secured Transaction Act, 2063 which has come into effect on 15th May, 2017 requires us to register the moveable assets which are currently pledged with us for the purpose of availing loan and advances. Therefore we need to register stocks, receivables, and plants and machineries, furniture and fixtures, and other such moveable assets that we have accepted as collateral security with the Secured Transaction Registration Office. Credit Information Center Limited has been assigned the role of Secured Transaction Registration Office.

As per the act, we need to register the moveable assets against the credit facilities provided by us before and after the introduction of Secured Transaction Act. The respective Branch Manager shall be responsible in registering the movable assets accepted as collateral of all borrowers and making subsequent updates in the record registered. The record of all such moveable assets accepted before 15th May, 2017 shall have to be mandatorily completed by 30th July, 2017.

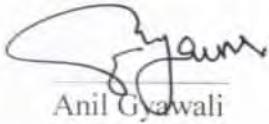
Business Hub at Corporate (including IPFC) /Branch Managers need to provide a list of accounts approved till date where the security needs to be registered with STRO to respective business heads at Corporate Office within 22nd June, 2017. Business heads at Corporate Office shall monitor the task and ensure that all such moveable assets are registered with STRO on time. Credit Administration Department shall monitor and ensure the registration of moveable assets accepted as collateral from this date onwards at the time of limit implementation.

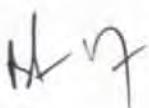
A user ID in the name of the branch shall be created by IT Department and the password shall be handed over to the Branch Manager of the respective branch. The Branch Manager can share the password with one of the staffs carrying out credit administration functions in the branch. Upon transfer of the staff or the BM, the password is to be changed.

We need to make a payment of NPR 500 per transaction to STRO for any additions, amendments, updates and removal of records. All these charges shall be recovered from the account of the borrower. Respective Branch Manager / relationship manager needs to advise the borrower regarding recovery of the charge. We need to be careful in adding details as we cannot pass on the charges arising out of our actions.

A detailed process note has been developed which shall guide the processes to be followed by the branches in registering the moveable assets.

Please ensure strict compliance.


Anil Gyawali

(P) 

Global IME Bank
नेपाल इंटरनेशनल बङ्क लि

COUNTRY CIRCULAR #16/073/74

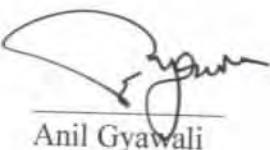
To:	Branch Managers, Business Hub	Date: 7-FEB-17
From:	Chief Executive Officer	CC: Management Team, HOD,
Subject:	Alterations in loan documentations	Internal Audit Department, Central
Ref:	#16/073/74	Trade Finance, CAD, HR Department

Loan documentations is an essential part of loan management as it evidences funds borrowed by a customer and protects the interest of the bank in distress situations as well. Such documents are of immense important to the bank and should be prepared and executed carefully as per the policy of the bank issued from time to time.

Of late, there have been cases where these loan documents have been found to be altered or modified by the branches without authorization from the authorized persons/borrowers. Also, it has been found that the branches are entertaining the copy documents produced by the customers without verifying with the originals.

Making unauthorized modifications/alterations in the security / correspondence documents and accepting unverified copy documents has serious detrimental legal consequences to the bank. The staffs need to be more cautious in this regard so that bank's interest is protected at all times.

Hence, all staffs involved in loan documentations are advised to be more vigilant in preparing and executing loan documentations. Guidelines has been provided by the management from time to time and such guidelines are to be strictly followed and adhered to without any compromise. Failure to act as per the rule of the bank will be considered as negligence by the bank staff. Any negligence exhibited by any staff will be taken severely and the bank management will be forced to take actions as per the personal policy guidelines of the bank.



Anil Gyawali



COUNTRY CIRCULAR #35/072/073

To:	Branch Managers	Date: March 24, 2016
From:	Chief Executive Officer	CC: Management Team,
Subject:	Effective Credit Analysis & Monitoring	Business Unit, Credit Risk
Ref #:	35/072/073	Department, CAD, Internal Audit

Credit analysis is the most important part of the credit decision that provides not only the basis for approval or rejection of any credit request, but it also helps in making informed decision regarding the risks associated with the proposed exposure and the mitigating factors for those risks including the covenants, security and other terms. This is also the process that helps us to evaluate the risk we are taking to ensure that the pricing covers the premium for the risk we are exposed too. Hence effective credit analysis is a prerequisite towards building a robust credit portfolio.

Effective credit monitoring and supervision is equally important to ensure the quality of the portfolio and early detection of potential problem. Early detection not only helps us to take corrective measures to solve the problems before they are out of control but also helps us for safe exit from the accounts that have deteriorated in due course.

In a nutshell, building of sound credit portfolio starts from effective credit analysis that could be maintained only through effective credit monitoring.

This circular has been issued in continuation with Country Circular #09/072/073 (dated September 09, 2015) regarding the 'Prudent Credit Practices Guidelines' for reinforcement of the steps for effective credit analysis and monitoring towards our goal for establishing prudent credit practices towards building a sound portfolio that is well diversified and productive.

All concerned to strictly follow/abide by the following guidelines regarding the credit analysis and monitoring:

1. Concerned Analyst/RM/BM to strictly follow the guidelines for credit analysis while preparing the credit proposals (CP). The template for CPs with clear guidelines for credit analysis is available in Global Chautari.
2. No waivers to be proposed/requested on the bank's policies and product papers unless there is a well justified genuine reason. Appropriate justification, to the satisfaction of the waiving/approving authority, along with the mitigating terms for the risk posed by such waiver shall be an integral part of such waivers.
3. Special focus to be given to the purpose of credit request along with appropriate disbursement, monitoring mechanism to ensure that the credit facility has been utilized for the same purpose for which it was extended for.
4. Financial statement analysis to be made more effective while sanctioning new limits/ reviewing facilities incorporating analysis of Balance Sheet, Income Statement, Cash Flow Statements, Ratio Analysis and Borrower Risk Rating. In summary, financial performance of the business to justify the credit requirements.

R
[Signature]

5. Any risk that has been observed/highlighted from the detailed financial analysis, along with the mitigating measures proposed, as stated in part 3 above to be covered in all renewals, limit enhancements etc. unless there is a credible evidence (on the basis of financial reported) that the same has been addressed.
6. Concerned Credit Analyst/RM/BM to inspect the business to ensure that the documents submitted are well justified with the actual business movement/activities at their business centers including the shop, offices and warehouses.
7. Concerned BM/RM to ensure that the audited financials are obtained by end of Poush of each fiscal year. The audited financials obtained to be reviewed in line with the financial statement analysis format of the bank while providing/reviewing credit facilities to the borrowers including analysis of - Balance Sheet, Income Statement, Cash Flow Statements, Ratio Analysis and Borrower Risk Rating . In addition, comparison of audited financials with the provisional/projected figures submitted along with the justification for significant deviation, if any.

To conclude concerned credit analyst/BM/RM is instructed to process any new credit limit/review existing limits in full conformity with bank's credit policy guidelines, product papers, country circulars related to credit analysis/monitoring and central bank's directives.



.....
✓ Anil Gyawali



COUNTRY CIRCULAR # 09/072/073

To:	BM	Date: September 09, 2015
From:	Chief Executive Officer	CC: Management Team,
Subject:	Prudent Credit Practices	Business Unit, Risk
Ref #:	09/072/073	Department, CAD, Internal Audit, Recovery Department

Formulation of new and reinforcement of related existing internal/regulatory guidelines have been felt necessary considering the business size, budgeted growth and shortcomings observed in various default and written off cases.

Following credit guidelines have been circulated for strict compliance with immediate effect, in order to institutionalize sound/prudent credit culture within the bank and establish a robust, sustainable and profitable credit portfolio.

1. Preference to be given to SME and Retail loans backed by sufficient FACs.
2. Multiple banking to be discouraged for SMEs unless well justified exceptions
3. Consent/no objection letter from the consortium to be mandatory for the credit facilities entertained to the consortium borrowers outside the consortium.
4. Large exposures on new customers/ventures to be discouraged unless there is adequate security backup or justified otherwise.
5. Case to case/adhoc facilities to be discouraged.
6. Cross utilization of group exposures among the group companies to be discouraged unless the same is well justified after a detailed credit assessment of the group company.
7. LC facilities (even within the existing limit) not to be allowed unless the same is backed up with adequate security or available funded limit.
8. Special attention to be taken while taking risky non-funded exposures like CSG, APG, PBG etc. No waiver to be allowed in security coverage (as per CPG) on such exposures unless well justified on the basis of business, promoters' background etc.
9. Any credit request to unrelated party against counter guarantee of limit holder to be discouraged.
10. Confirmation from the employer to route the payment through the borrowers account maintained with us while issuing APG and PBG to the contractors on best effort basis; such arrangement to be mandatory for contract loans.
11. Sectors like manpower companies, entertainment sectors, media, textile industry, airlines etc. have been categorized as low priority list and facilities to the borrowers under these sectors to be approved by at least 1 step higher authority or maximum upto CEO.
12. Borrowing to the entities with full/significant foreign ownership and new ventures initiated by relatively new promoters to be discouraged.

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13. Hire Purchase Loan without FAC back up to is discouraged. In case of absence of FAC back up, the proposal needs to be approved by one level higher authority or maximum CEO.
14. Head, Retail to prepare a well documented policy guideline for loan against shares covering the eligibility criteria for the acceptable shares on the basis of the company's financial performance that clearly defines the indicators to be considered.
15. Existing Guidelines for completing the credit proposal to be strictly adhered while preparing the proposals and concerned department heads to ensure furnishing complete/adequate information/analysis on each of the fields.
16. Post sanction monitoring and assessments to be ensured at approved frequencies. Current Asset details and Insurance Policy to be timely updated in the CAIS system. Any deviation observed against the approved terms to be addressed immediately; concerned BM/RM to escalate the issue to higher authority appropriate reasoning/justification if the same could not be complied with.
17. Proactive policy of provisioning for degraded accounts to be implemented henceforth.
18. Proactive measures to be taken to address any early warning signal and loan account put in exit strategy; once agreed on exit strategy, there must be proper written plan of action(s) to achieve earliest possible exit and put mechanism in place for regular/ closer monitoring and reporting thereof. All correspondence made through verbal, email or letter/memo with the borrower and line manager regarding discussion on account conduct should be well documented in the Credit File. RM/BM should also explicitly mention the reason for problems in account being external factor, government policy, obsolete product, demand/supply issues, borrower unwillingness, other associated business downfall etc.

For the loans that have already been written off the following procedure (that are already well defined as per our existing manuals and NRB guidelines) are to be reinforced/complied strictly:

Record keeping and Filing:

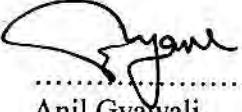
1. To comply with the regulatory and internal guidelines and ensure the availability of the required data as and when required it is proposed to maintain a separate register of written off loans with the recovery department at the corporate level and branch level for the loans related to specific branch.
2. Memo account in the system to be initiated to make the data available as and when required. Head Recovery to ensure implementation within Aswin end 2072.
3. The format for the register for the written off loans to be as follows:

S. No.	Borrower	Facility	Written off Amount		Disbursed Date	Write Off Date	Interest Rate on the date written off	Security Available	Next Recovery Action Planned	Total
			Principal	Interest						

↑

The following guidelines to be complied with for effective and result oriented recovery of already written off loans:

1. Separate loan recovery unit, inclusive of the representatives from the legal and recovery departments, has already been formed as prescribed by the loan write off bylaws for the recovery of written off loans. It is mandatory for the committee to submit the yearly recovery strategy for written off loans along with the budget. Quarterly action plan to be submitted within the ^{1st} week of each quarter and progress report on the same to be covered on monthly performance report.
2. Recovery by negotiation to be prioritized for the recovery of written off exposures. For this recovery department to coordinate with the concerned branch or the ones that are in the vicinity of the borrower/guarantors' resident/business for obtain the contact of the borrower, their family members or other associates.
3. For renege accounts where the borrower/guarantors are out of contact, filing DRT cases to be initiated. For such cases it is recommended to proceed as follows:
 - a. Branch/RM or recovery department to endeavor to collect maximum information about the borrower and their assets and include the details of assets while filing the cases at DRT.
 - b. Necessary steps to be taken obtain the stay order for first or second charge over the assets by applying for the same in DRT if we have reliable information about the significant assets of the borrower, free or mortgaged with any other bank/FIs.
 - c. Branch/Recovery Department to continue efforts to find the whereabouts of the borrower/guarantors and external consultant (if required or justified) to be appointed to locate/find the moveable/immovable assets of the borrower or those they have any legal entitlement upon.
4. To ensure that we have maximum information about the assets and net worth of the borrower in distress situation branches and concerned credit department to ensure that the net worth statements of the guarantors/borrowers are well filled including the maximum information regarding the assets claimed under their net worth.
5. For the cases where the borrowers/guarantors are foreigners or known to be residing in foreign countries, recovery process to be initiated / continued through foreign ministry, CIB/Interpol or Nepalese Embassy in the concerned country.



Anil Gyawali

**TREASURY &
INTERNATIONAL
BANKING
DEPARTMENT**



COUNTRY CIRCULAR NO.: 003/2078-79

Origin Ref. : TIB/01/2078-79

Date : July 20, 2021

Subject : Revision of Interbranch FTP Calculation Mechanism for Local Currency (LCY)

I am pleased to inform that 200th Asset Liability Management Committee (ALCO) Meeting held on July 13, 2021 has decided to revise the Inter Branch Fund Transfer Pricing (FTP) mechanism. The revision has been made to make it more simple and relevant and support our strategy to encourage the branches to focus on a balanced business growth on both deposit side and the appropriate pricing to the branches that are focused on lending or deposit business.

As per the revised mechanism, the interest @ prevailing 1 year FD shall be paid / charged on average daily funds available for FTP on a monthly basis. Funds available for FTP shall be calculated as follows:

Particulars	Amount	Remarks
Average Total Daily Deposit Balance (A)	xxx,xx	
Less: Cash Reserve Ratio (3.0% of A)	(x,xx)	This ratio shall be revised as per regulatory changes
Less: Average Balance at Vault	(x,xx)	
Less: Average bank balance except NRB	(x,xx)	
Average Loanable Funds (B)	xxx,xx	
Less: Average Daily Loan outstanding (C)	xxx,xx	
Funds available for FTP (B-C=D)	xxx,xx	
FTP Receivable / (Payable) {(D x 1 year FD rate) / 365} x number of days*	xxx,xx	1 year FD rate 7.01% as of now and the same will be revised with interest rate on FD

*No. of days for current month are considered from 26th of the previous month to 25th of the current month (including both days).

Additionally, opportunity loss incurred by the branches due to NRB Refinancing will be compensated to the concerned @ prevailing FTP Rate. Compensation shall also be provided to the branches on deposit collection from institutions like NOC, NT, NEA etc. as decided by ALCO.

I am hopeful that after the revision of FTP mechanism will motivate the branches to further focus a more balanced growth and reward the specific branches with focus on lending / deposit appropriately.

Treasury Middle office shall calculate and circulate FTP to branches/province offices.

You are requested to coordinate with Treasury & International Banking and Treasury Middle Office if you require further information / clarification on the mechanism and pricing.

Please be guided as above.

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 136/2077-78

Origin Ref. : TIB/001/2077-78

Date : 16th June, 2021

Subject : Standard Fees and Charges

This is the revision of our standard fees and charges, which is done considering the various factors like customer's requirement, regulatory requirement, market scenario, and market practice & market competition.

Please be informed that Bank's 199th ALCO meeting held on June 13, 2021 (Jestha 30, 2078) has approved the revised standard fee and charges which will be come into immediate effect from June 17, 2021 (Ashadh 03, 2078).

This shall replace the existing schedule of standard fees and charges dated November 2019.

The details of the standard fees and charges is enclosed along with this circular. The same will be uploaded on website as well as Naulo Chautari.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. 110/2077-78

Origin Ref. : TR/M/077-78/FEB/013

Date : 24th February 2021

Subject : Launch of Digital Platform for Forward Contract and Nostro Rate request

Considering the need to improve efficiency and maintain uniformity across all branches and department, I am pleased to announce that we have developed digital platform for below requests from branch and department level to treasury department in our Document Management System (DMS).

1. Customers Forward Contract Processing System
2. Foreign Currency Nostro A/C and Rate Request

In journey to advancement in digital platform, this new mechanism will reduce load in Bank's email server and reduce any time lag that has been occurring while requesting rates via email from Treasury Front Office. While eliminating paperwork on customers forward contract approval, we expect that this will help to reduce overall customers forward contract processing time and response time from Treasury Front Office on Foreign currency Nostro A/C and Rate request. Further, it will help to track the status, data and keep better record for future reference.

Branches to strictly apply and process Forward contract request and Nostro and Rate request through DMS. Please communicate with Digital Banking department and Treasury department for any issues and support. Any suggestion for improvement will be highly appreciated.

The operating manual of applying Forward contract and requesting Nostro and Rate through DMS is attached herewith.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR #33/074/75

To : All Staff	Date: 29 th June 2018
From : Chief Executive Officer	
Sub : New Signature Booklet 2018	

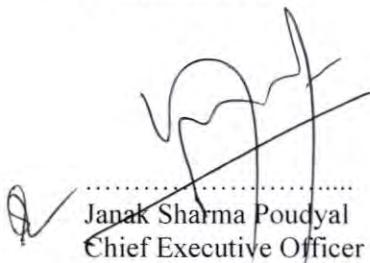
With reference to the subject, New Signature Booklet 2018 has been published which comprises a total of 775 signatories to ensure the smooth functioning of all the departments and branches. New signature numbers will be effective from 03rd July 2018.

Out of 775 signatories A-category signatories are 65 nos. and B-category signatories are 710 nos.

Additionally an amendment for deletion of signature is also attached for 9 nos. of staff who already resigned from the bank along with list of signatories of new signature booklet.

This signature booklet can be accessed in Global Chautari under download section.

All concerned authorities are hereby advised to use their new signature number from the date effective as mentioned above.


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Janak Sharma Poudyal
Chief Executive Officer



CENTRAL TRADE OPERATIONS DEPARTMENT

COUNTRY CIRCULAR NO.: 081/2079-80

Origin Ref. : CTO/006/2079-80

Date : July 16, 2023

Subject : Issuance of computerized printed Bi. Bi. Ni form No. 4 Series (all types)

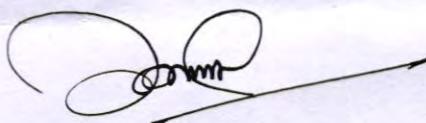
In order to streamline the Bi.Bi.Ni. form No.4 series (i.e. 4/4(Ka)/4(Kha)/4(Ga)/4(Gha) in computerized printed form with digital tracking unique number against LC/DAA/DAP and TT/DD related transactions, following process has been made mandatory henceforth.

1. All concerned to follow the format prescribed as per the Prevailing Unified Forex Circular from NRB with the system provided form.
2. All Branches/concerned Departments/units to issue computerized printed Bi.Bi.Ni forms 4 series (all types) in printed forms and Digital Tracking Unique number through application.
3. Bi Bi Ni forms which were previously pre- printed in multiple pads from GSD department with manual numbering will now be phased out and to be kept for contingency purpose only.
4. The numbers in the Bi.Bi.Ni. forms will now have digital tracking numbers for identifying the branch and the customs used. The system is designed in such a way that the branches which had to keep manual registers to issue Bi.Bi.Ni. forms to different customs as allowed by Prevailing NRB Forex Circular will now have the digital way of tracking such details.
5. Bi Bi Ni 4(D) will be processed and reported to NRB centrally through Central Trade Finance Department.
6. For all LC/DAP/DAA transactions, CTO department will continue to have central control functions for Bi Bi Ni form no.4/4(C) monitoring.
7. For all TT/DD transactions, branch shall continue to report to NRB as per Prevailing Unified Forex Circulars.
8. Country Circular No.065/079-80 dated 30th April 2023 circulated by Central Trade Operation Department for LC/DAP/DAA Transaction for process Revision of updating/Delivery Bi Bi Ni Form No.4/4(C) issuance, its system Tracking and NRB Reporting/release of NRB Margin will continue along with this circular for robust control system in issuance and Monitoring of Bi Bi Ni forms.

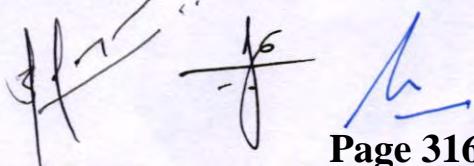
For easy reference to branch users, Process Note for digital printing of Bi.Bi.Ni. forms has been attached herewith.

Should you have any queries in this regards, all concerned are hereby instructed to approach COD or CTO Department, as appropriate.

For strict compliance.



Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 065/2079-80

Origin Ref. : CTO/004/2079-80

Date : April 30, 2023

Subject : Process Revision of updating/delivery Bi.Bi.Ni. Form No 4/4C Issuance its system tracking and NRB reporting/release of NRB Margin

In order to have a robust and a system driven mechanism of Bi. Bi. Ni. form No 4/4C issued by our various branches/units during handover of the original/copy LC documents/DAP/DAA to the applicant, the following process has been made mandatory henceforth. This circular is amendment to Country Circular No: CTO/004/2077-78 dated 5th July, 2021.

1. Branch to issue the Bi. Bi. Ni. form No. 4/4C as prescribed, the same day of LC settlement/acceptance and forward to CTO department. Branch to send the bank copy/NRB copy of Bi Bi Ni Form No.4/4 (C) to CTO through Email/digital platform for NRB reporting purpose on same day of LC /DAP/DAA settlement/Acceptance.
2. Customer willing to take Bi. Bi. Ni. form the same day of its retirement/acceptance must be handed over to them after the verification of CBS entry, nevertheless, documents must be kept in vault/fireproof cabinets for customer demanding the documents for Nepal customs on a later date.
3. Any mistakes/errors in filling Bi. Bi. Ni. forms or cancellation must be properly marked void with the immediate notification to CTO Department.
4. CTO department to report to NRB as per the prevailing Forex Directives for Bi.Bi.Ni. form issuance and its non-return., country wise.
5. For Inside and Out Side Valley Branches, after receipt of customs returned BIBINI 4/4C, Pragyanpatra and Duty Paid Receipt, branch to verify Stamp and Signature of Customs Officials along with all details mentioned in customs documents and must verify all details with the original one, certify “verified with true copy”. Branches must send such verified copy of BIBINI 4/4C and Pragyanpatra / Duty paid receipt to CTO via Email/Digital platform for release of NRB margin /LC closure. Further, Branches need not send original copy of customs returned BIBINI 4/4C, Pragyanpatra to CTO for margin release. However, same must be maintained in branch file for record purpose.
6. Branch to use new revised format of Bi Bi Ni Form no.4(C) as per latest NRB Forex Circular whilst all reporting to NRB shall be conducted centrally through CTO department.

This process has been revised in order to minimize the time required for sending original BIBINI to CTO for margin release and Proper tracking of issuance of BI Bi Ni Form no 4/4 (C).

For strict compliance.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 059/2079-80

Origin Ref. : CTO/ 003 /2079-80

Date : April 13, 2023

Subject : Withdraw of Bid Bond Guarantee closure charges (within expiry)

It has been decided and approved that the Bid Bond closure (within expiry) charges of Rs 1K per BG that was incorporated in schedule of fee and charges, Version July 2022 has been withdrawn with immediate effect.

The charges will prevail for all other BGs that are requested to be closed prior to BG expiry.

Should you have any queries on this, you are instructed to reach out to CTO department, BG desk.

For strict compliance.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 049/2079-80

Origin Ref. : CTO/002/2079-80

Date : 20th February, 2023

Subject : Operational Authority Matrix for Trade Operations

In our continuous efforts to streamline operational activities and in line with the changes on hierarchy through organizational structure, the operational authority matrix for Trade Operations has been revised hereunder stated in the table for smooth work flow and prompt service to our valued customers.

For your strict compliance

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 023/2079-80

Origin Ref. : CTO/001/2079-80

Date : September 22, 2022

Subject : Implementation of Modus Operandi on price checking mechanism for handling Import/Export instruments

As per NRB Unified Forex Directives 2078, 1.19, added through E.Pra 04/2079-80 dated 30.04.2079, please find the attached herewith the Modus Operandi on implementation of price checking mechanism for all import/export instruments (LC/DAP/DAA/CAD/TT/DD).

All branches and Central departments (LC/DAP/DAA/CAD for CTO department and T.T/ D.D for COD) are hereby instructed for its immediate implementation.

Please contact COD and CTO department should you have any queries in this regards.

For your strict compliance.

(original signed)

Ratna Raj Bajracharya
Chief Executive Officer



Global IME Bank

ग्लोबल आइएमई बैंक लि.

सर्वेक्षण लाइन बैंक

COUNTRY CIRCULAR NO.: 086/2078-79

Origin Ref. : CTO/003/2078-79

Date : 15th June, 2022

Subject : Renewal of Open Ended Expired Bank Guarantees

In order to streamline the expired status of open ended BGs outstanding in our records, it is hereby instructed to process to renew such BGs immediately (after 15 days of BG expiry), if no release request is received in the bank, for at least next one-year period from the date of its initial expiry.

For this purpose, following needs to be done in all open ended BGs, after 15 days of such BG expiry:

1. CTO department or the decentralized branch shall renew the BG for at least next one-year period from the date of initial expiry with existing BG application and existing approval sheet. Hence, the renewal shall be done in CBS only.
2. Credit Administration Department (CAD) is responsible for renewing the BG limit for at least next one year in the system with existing documents and with the list of such expired BGs on monthly basis as per the request from CTO Department.
3. CTO department shall intimate the concerned branch on such BG renewals in CBS and the charges recovered from the applicant.
4. If no funds are available in the applicant/customer's account, CTO department shall intimate concerned BM to liaise with the applicant for keeping sufficient balance in the respective operative account. The concerned BM shall be responsible to respond to CTO department for further renewal of such BGs and recovery of charges thereof.

For your strict compliance.


Ratna Raj Bajracharya
Chief Executive Officer





COUNTRY CIRCULAR NO. : 056/2078-79

Original Ref. : CTO/002/2078-79

Date : February 16, 2022

Subject : Decentralization of Bid Bond Guarantee issuance

In our continuous efforts to streamline operational activities to provide prompt service delivery to the customers, it has been decided to decentralize Bid Bond Guarantees issuance of additional 11 branches with immediate effect.

It has been decided that the following branches will start issuing Bid Bond Guarantee (BBG) themselves with immediate effect.

S.N	Sol Id	Branch Name
1	C8	Gothatar Branch
2	W2	Lamahi Branch
3	07	Lagankhel Branch
4	41	Ghorahi Branch
5	O3	Putalisadak Branch
6	57	Tulsipur Branch
7	R2	Waling Branch
8	39	Anamnagar Branch
9	18	Naravanghat Branch
10	L2	Naravanghat III Branch
11	N4	Kuntabeshi Branch

The above mentioned branches are hereby instructed to follow the attached process note for both BG issuance in Finacle system and SIS reporting in the BG module. BG manual on issuing the BBGs (Operations Manual of BG is uploaded in Global Chautari).

Please contact Trade Operations Department, concerned desk, should you have any queries on this matter.

For your strict compliance.

(Original Signed)

Mahesh Sharma Dhakal
Officiating Chief Executive Officer

COUNTRY CIRCULAR NO.: 020/2078-79

Original Ref. : CTO/001/2078-79

Date : September 26, 2021

Subject : Decentralization of Bid Bond Guarantee issuance

In our continuous efforts to streamline operational activities to provide prompt service delivery to the customers, it has been decided to decentralize Bid Bond Guarantees issuance of additional 26 branches with immediate effect.

It has been decided that the following branches will start issuing Bid Bond Guarantee (BBG) themselves with immediate effect.

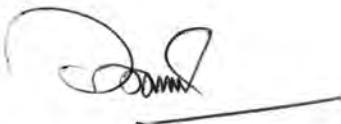
1	GULARIYA BRANCH	14	LUMBINI BRANCH
2	PULCHOWK BRANCH	15	NAKHU BRANCH
3	KOHALPUR BRANCH	16	GALKOT BRANCH
4	RAJBIRAJ BRANCH	17	SABHAGRIHA CHOWK, POKHARA
5	JANAKPUR BRANCH	18	DHANGADI II BRANCH
6	SANKHAMUL BRANCH	19	PIPARA BRANCH
7	BATTAR BRANCH	20	CHARKHAL BRANCH
8	KHAIRENI BRANCH	21	CHANDRAUTA BRANCH
9	MILAN CHOWK, BUTWAL	22	KUSMA BRANCH
10	SURYABINAYAK BRANCH	23	THAPATHALI BRANCH
11	DAILEKH BRANCH	24	LAHAN BRANCH
12	RAMPUR PALPA BRANCH	25	GOLBAZAR BRANCH
13	BANEPA BRANCH	26	TRISHULI BRANCH

The decentralization in above branches on BBG issuance is limited to primarily for construction business with Nepal Government/Local Government Authority as beneficiary are not to be used for 'Private Party as Beneficiary'. Any 'Private Party as Beneficiary' BBG request to be forwarded to CTO department as usual.

The above mentioned branches are hereby instructed to follow the attached process note and BG manual on issuing the BBGs (Operations Manual of BG in Global Chautari).

Please contact Trade Operations Department, concerned desk, should you have any queries on this matter.

For your strict compliance.



Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 141/2077-78

Origin Ref. : CTO/004/2077-78

Date : 5th July, 2021

Subject : Bi.Bi.Ni. Form No 4/4C Issuance its system tracking and NRB reporting

In order to have a robust and a system driven mechanism for Bi. Bi. Ni. form No 4/4C, its tracking and NRB reporting, issued by our various branches/units during handover of the original/copy LC documents/DAP/DAA to the applicant, the following process has been made mandatory henceforth.

1. Branch to issue the Bi. Bi. Ni. form No. 4/4C as prescribed, the same day of LC settlement/acceptance and forward to CTO department, scan copy via email and originals via courier on the same day.
2. Customer willing to take Bi. Bi. Ni. form the same day of its retirement/acceptance must be handed over to them after the verification of CBS entry, nevertheless, documents must be kept in vault/fireproof cabinets for customer demanding the documents for Nepal customs on a later date.
3. Any mistakes/errors in filling Bi. Bi. Ni. forms or cancellation must be properly marked void with the immediate notification to CTO Department.
4. CTO department to report to NRB as per the prevailing Forex Directives for Bi.Bi.Ni. form issuance and its non-return., country wise.

For strict compliance.



Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 094/2077-78

Original Ref. : CTO/003/2077-78

Date : 11th January 2021

Subject : Decentralization of Bid Bond Guarantee and LC issuance in system

In our continuous efforts to streamline operational activities to provide prompt service delivery to the customers, it has been decided to decentralize following functions with immediate effect.

- a) Decentralization of Bid Bond Guarantees issuance.
- b) Decentralization of LC issuance in system.

Decentralization of Bid Bond Guarantees issuance

It has been decided that the following branches will start issuing Bid Bond Guarantee (BBG) themselves with immediate effect.

1. Dhangadhi
2. Dadeldhura
3. Butwal-Ram Mandir Line
4. Lamki
5. Tamghas
6. New Road (Kathmandu)
7. Kantipath (Kathmandu)
8. Sukedhara (Kathmandu)
9. Kamaladi (Kathmandu)
10. Dhapasi (Kathmandu)
11. Chabahil (Kathmandu)
12. Kupondol (Lalitpur)
13. Panipokhari (Kathmandu)
14. Kalanki (Kathmandu)
15. Gaighat
16. Liwang
17. Surkhet
18. Nepalgunj-Tribhuvan Chowk
19. Nepalgunj-Puspatal Chowk
20. Lalbandi
21. Baglung
22. Taplejung
23. Sulichaur

24. Birtamode
25. Biratnagar

The above mentioned branches are hereby instructed to follow the attached process note and BG manual on issuing the BBGs (operating manual of BG in Global Chautari).

Decentralization of LC issuance in system

It has also been decided that the following branches will start making LC draft and LC number generation in system. The branches need to forward all related documents to CTO for further scrutiny/examination and transmission of the LC which shall be centrally monitored by CTO department.

1. Newroad Branch, Kathmandu (SOL-02)
2. Biratnagar Branch (SOL-15)

The above mentioned branches are hereby instructed to follow the attached process note and LC manual on issuing the LCs (Operating manual of LC in Global Chautari)

Closure of Bid Bond Guarantees:

Bank Guarantee can be released once it expires (if there are no claim outstanding on the said Guarantee, is not open ended, bonded warehouse guarantee/custom guarantee, issued to court, tax tribunal and disputed BGs) or upon receipt of release letter from the beneficiary. The Bid Bond Guarantees can be released on the basis of Letter of Intent (LOI) and indemnity letter presented by applicant indicating the bid contract has been awarded to other bidders though the BG are not expired. Release of such BBGs will be done from CTO department only (even for decentralized branches) under notification to business units.

Please contact CTO department, concerned desk, should you have any queries on this matter.

For your strict compliance.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 087/2077-78

Original Ref. : CTO/002/2077-78

Date : 23rd December 2020

Subject : Launch of digital platform for Trade outgoing SWIFT messages

In order to provide prompt service delivery and to minimize the email traffic, CTO department in coordination with IT Development team has developed a digital platform on retrieving all outgoing SWIFT messages related to Trade Finance Department.

All outgoing Trade messages via SWIFT will be uploaded to the digital platform where in the concerned branches can access their part of SWIFT messages for delivering the same to the concerned applicant on timely manner.

The process note on using the digital platform is attached herewith for your ready reference.

Please contact CTO department or IT Development team should you have any queries in this regards.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 164/2076-77

Origin Ref. : CTF/005/2076-77

Date : 10th July 2020

Subject : **Duty Paid Receipt (DPR) verification and segregation of freight amount in BI.BI.NI form 4, 4GA**

In line with circular from Nepal Rastra Bank, Foreign Exchange Department vide Unified Forex Directives E Pra-1/2076-1.1.6 (GA), it is to reiterate the following points:

- After obtaining Bi.bi.ni.4 from Customs Office, photocopy of Customs Duty Paid receipt has to be verified by Branches/Units with original certifying them as “verified with true copy”.
- Similarly, As per Clause 1.1.18 (GA) of same circular, amount of freight must be disclosed separately in Bi.Bi.Ni.4 except for CIF LCs while issuing Bi.Bi.Ni.4 from Branches/Units.

Needless to mention that all other provisions of the above circular must also be complied with. Any non-compliance to regulatory provisions shall be viewed seriously.

Please be guided accordingly.

(Original Signed)

Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR NO. : 150/2076-77

Original Ref. : CTF/003/2076-77

Date : 12th June 2020

Subject : Standard Operating Procedure on handling trade transaction during lockdown or similar situation

The Standard Operating Procedure (SOP) on handling trade transaction during lockdown or similar situation has been approved to regulate the trade transaction on such periods.

All concerned to strictly abide by the rules to process the transactions related to trade on the mentioned situations.

The SOP on handling trade transaction during lockdown or similar situation has been uploaded in Global Chautari under *Policies and Manuals*.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Parshuram Kunwar Chhetri".

Parshuram Kunwar Chhetri
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Parshuram Kunwar Chhetri".



COUNTRY CIRCULAR NO. : 073/2076-77

Origin Ref. : CTF/002/2076-77

Date : 29th January 2020

Subject : Process Note of Line of Credit Commitments (LOCC)

Process Note for booking Line of Credit Commitments (LOCC) into the CBS has been approved to regulate the issuance and handling of LOCC.

Hence, you all are requested to follow the attached process note while booking LOCC into the CBS (Finacle).

The system entry procedure for booking LOCC is available in Global Chautari.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR # 44 /072/73

To:	Branch Managers and Operations Incharge	Date: April 28, 2016
From:	Chief Executive Officer	CC: Management, Chief – Internal Audit, Manager Risk and Compliance, COD, All Staff
Subject:	Issuance of Draft/TT against cash	
Ref:	72/73-COD-79	

Generally, the bank has been executing outward remittance request of the customer by debiting account of respective customer. However, in some cases, the bank also entertains such request against cash. To mitigate money laundering risk and some operation risk, setting of threshold limit for such cash transaction become necessary.

Hence, branches are required to fulfill the following criteria for issuance of Draft/TT:

1. Branch shall make transaction for wire transfer / DD issuance only through customer accounts only.
2. However, for payment of some services like fee for college, medical treatment and similar nature
 - 2.1. it may be made against cash.
 - 2.1.1. Amount restriction on such transaction is equivalent to more than USD 1,000.
 - 2.1.2. Documents required by regulatory, supporting documents of the transaction and ID of applicant must be taken.
 - 2.1.3. For transaction equivalent more than USD 1,000, approval from CBO or above to be obtained. There must be valid justification for such transaction. KYC of the customer also to be obtained.
 - 2.2. The transaction may be done through account of parent/ guardian/dependent etc. The document evidencing relationship and ID of applicant also to be obtained.

3. Branch to ensure KYC and account is updated.

All the concerned are instructed to comply with the circular.

A handwritten signature in black ink, appearing to read "Anil Gyawali".

Chief Executive Officer

A handwritten signature in black ink, appearing to read "Anil Gyawali".



Global IME Bank

ग्लोबल आइएमई बैंक लि.

COUNTRY CIRCULAR# 33/072/073

To:	Business Heads, BMs and CTF Dept	Date: 21 Feb 2016
From:	Chief Executive Officer	
Subject:	Bank Guarantee Handling Modality	CC: Management, Internal Audit, RMCD
Ref#	072/73-CTF-057	

In view of large volume as well as numbers of expired bank guarantee which are affecting on our capital, thus, a simplified Guarantee Handling Procedure is hereby circulated. Modus Operandi on Handling Bank Guarantee is enclosed within. This modality on handling expired BGs will supersede the modality circulated via country circular No. 001/071 dated 09.12.2014.

All concerned are instructed to follow the enclosed Modus Operandi to sort out the expired bank guarantee in timely manner.

All BM's and concerned business head are hereby advised to settle the expired BGs urgently.

For Strict Compliance


Chief Executive Officer





COUNTRY CIRCULAR # 26/072/73

To:	Branch Managers and CTF Department	Date: 03 December, 2015
From:	Chief Executive Officer	CC: Management, HODs,
Subject:	Process for Import LC settlement and Handling Discrepant Import LC documents and DAP/DAAs	Head Audit, Head Compliance and Risk Management, Credit- Corporate, Credit-IPFC
Ref #.	072/73-CTF-055	

Making the integral part of Department Operating Instruction (DOI) of CTF department, the import LC settlement process and handling of discrepant import LC documents and DAP/DAAs illustrates on point wise process of handling trade documents received in the bank at the applicant end. This process will supersede the entire procedure where it contradicts to DOI

All concerned are hereby instructed for strict compliance with immediate effect.

A handwritten signature in black ink, appearing to read "Anil Gyawali".

A handwritten signature in black ink, appearing to read "Jyoti".

To:	Business Unit/Branch Managers	Date: October 05, 2015
From:	Chief Executive Officer	CC: Management Team, Risk Department, CAD, Internal Audit, Recovery Department, Risk & Compliance Department
Subject:	General Guidelines for Bank Guarantee Business	
Ref #:	#010/072/073	

It has been observed that the Guarantee exposure of the bank has increased substantially in the last few years; the commission income from this exposure have also increased; however the rate of income growth is less than that of the guarantee portfolio. A clear guideline regarding the guarantee product has been felt necessary in order to ensure that the exposure and risk associated are well calculated and rewarded accordingly. Assessing the risk related to the bank guarantees on the basis of the applicant, the beneficiary and the claim history is pertinent towards achieving this goal. Strong monitoring mechanism with timely review of the business is necessary for accomplishing risk-return tradeoff.

The following guidelines related to guarantee business in general and sector specific have been circulated for compliance with immediate effect:

Construction Sector:

1. This sector is one of the major sources of fee based income and concerted effort to be made for taping this business. However, a selective approach to be taken while soliciting the customers for which the background of the contractors, referral from the market and relevant associations/agencies etc. shall be the basis for customer selection, pricing and security terms.
2. Branch/business unit to mention the contract/bid among vis-à-vis the estimated contract value on each approval for PBG/APG and the same to be approved by one step higher authority, maximum by CEO (although within limit), if the bid amount is less than 70% of the estimated contract value.
3. Any credit request to unrelated party against counter guarantee to be discouraged as stipulated in the country circular reference # 09/72/73, point no. 9 to be reinforced.
4. Any bank guarantees issued to beneficiaries from the private sector to be discouraged such cases to be approved by one step higher authority, maximum by CEO (although within limit).
5. Progress report to be obtained and reviewed by business unit on a quarterly basis as part of off-site inspection for all PBG/APG issued incorporating details of contract amount,







COUNTRY CIRCULAR NO# 0020/072

To:	Branch Managers, Head of Departments, All Business Units and CTF Department	Date: 10 June, 2015
From:	Officiating Chief Executive Officer	CC: Head Risk and
Subject:	Approval Discretion for CTF department	Compliance and Chief
Ref #.	071/72-CTF-043	Internal Audit

In line with recent relocation and new job assignment vide country circular no 0018 and its subsequent amendment vide country circular no 0019 dated 28.05.2015 and 01.06.2015 respectively, following approval discretion has been approved for CTF department for smooth work flow

S.N	Approval Heading	Minimum Approving Line
1	BLC approval for clean and maturity LC settlement and TOD approval for executing trade transaction within approved credit limit	COO with due notification to Business Head
2	SWIFT monthly and yearly charges payment approval within the capital budget.	COO
3	Addition/ Modification/ Deletion of SWIFT users	COO
4	Reversal of transaction in Finacle due to wrong entry	COO

Note: BLC approval under Sight and Usance LCs

1. CTF department will send an email reminder to concerned BMs weekly (every Sunday) to review upcoming maturities over next one week and to coordinate with the customers/ applicants to ensure necessary funding is done on or before the respective due dates and also advising that BLC shall be booked to honor payment if no/inadequate fund is available in the customer's operative account.
2. Second reminder shall be sent by CTF to the concerned BM a day before maturity.
3. On due date, if there is no fund available or inadequate funds available (by 4 pm weekdays and 12:30 pm on Friday) then BLC will be booked with approval of COO with notification to concerned RM/BM and Business Head.

All concerned to strictly adhere of the above

Janak Sharma Poudyal

CEO / MANCOM



Global IME Bank

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CORPORATE OFFICE COUNTRY CIRCULAR # 044/079/80

To:	All Staffs	Date: 18 th January 2023
From:	Chief Executive Officer	CC
Subject:	Organizational Structure of the Bank and Assignment of Responsibilities	
Ref #.	Country circular# 044/079/80	

It is my immense pleasure to share that integration transaction of merger between Global IME Bank and Bank of Kathmandu has been successfully completed dated 9th January 2023. The Bank has become much bigger, better and stronger. We have become Top Ranked bank in the country and I remain confident that with the dedicated and positive contributions of you all we will be able to take our bank to a new high, beating the industry in all parameters always.

Commensurate to the expanded size, resources, activities and business volume it has become inevitable that we address suitably to revise the organizational structure of the Bank so as to ensure business growth as planned with enhancing operational efficiency and ensuring compliance as well as risk management culture as always.

Accordingly, in the process, certain changes in the organogram has been made. The modality of Departments remain mostly unchanged except for shifting of some Units and reporting line.

The revised Organogram and list of departments along with assigned UNITS is provided in **Annex -1 and 2 respectively.**

With a view to ensure smooth operation, monitoring, guiding and controlling of branches in all provinces, the Province Offices are considered for strengthening with more scope and providing with additional human resources and higher level leadership.

The redefined Scope/activities of Province Offices has been provided in **Annex -3.**

Placement of staffs

As a general principle, human resources assigned under each Department / Provinces, other than the Head of Departments/Provinces, the Supervising Executives/Head of Department/Provinces will be responsible for placing them appropriately with distinct responsibilities under each UNIT within the Department/Province Office. Staff responsibilities under any particular Department/Province

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may be suitably interchanged by the Supervising Executives/Head of Department/Provinces as may become necessary.

The brief summary of new Organogram and assignments along with reporting line of executives at the Corporate Office are provided below:

1. BOARD LEVEL COMMITTEES

There will be Four BOARD LEVEL COMMITTEES directly under the BOD in line with NRB Directives, as follows:

- (a) Employee Service and Benefits Committee (ESBC)
- (b) Anti-Money Laundering (AML) Committee
- (c) Risk Management Committee (RMC)
- (d) Audit Committee

These committees have already been formed and are functional as per the requirement of the NRB Directives/Guidelines. Where necessary, Board may constitute other committees/sub-committees with specific mandate within the norms of NRB regulations.

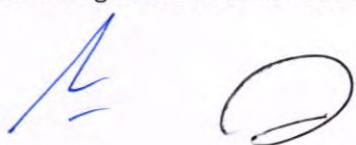
Assignment of Director members in these Board Level Committees will be as per the decision of the Board from time to time.

With respect to management representation, some changes have been made as per the change in the role/assignments of various departments. They include:

- (a) **Employee Service and Benefit Committee:**
 - Chief Executive Officer
 - Chief Human Resources Officer: AGM Deep Chandra Regmi, member secretary
- (b) **Anti-Money Laundering (AML) Committee**
 - AGM Buddhi Akela, Chief, AML/ CFT Department, Member Secretary
- (c) **Risk Management Committee (RMC)**
 - AGM Buddhi Akela, Chief, Integrated Risk Department, Member Secretary
- (d) **Audit Committee**
 - AGM Bhawani Dhakal, Chief Internal Audit Department, Member Secretary

2. LIST OF DEPARTMENT and SUPERVISING EXECUTIVES

For the effective operations, the Bank will have following independent Departments. Supervising executives for each Departments are also assigned as follows:



S.No	Departments /Supervising Senior Executive	Head of Department
A. Under Senior Deputy Chief Executive Officer: Mr. Shrawan Maskay		
1	Human Resource Management	AGM Deep Chandra Regmi
2	Deposit Liability Marketing and Service Excellence/CSR	AGM Dilip Pokharel
3	Central Operations /Customer Service	CM Sulav Hari Joshi
4	<u>DGM Kalyan Bikram Pandey</u>	
a.	• Corporate Business	AGM Deep Chandra Regmi*
b	• Infrastructure and Project Financing	AGM Anil Shrestha
c	• Digital Banking	
d	• Transaction Banking & Cards and Cards Operations	AGM Ritesh Lamichhane
e	• Trade Promotion and Marketing	AM, Shishir Shakya

* For the time being, assigned with multiple task along with HR Department. He will report to DGM Kalyan Bikram Pandey on Corporate Business.

AGM Deep Chandra Regmi, Chief of HR Department, AGM Dilip Pokharel, Chief of Deposit Liability Marketing and CM Sulav Hari Joshi, Chief of Country Operations will be reporting directly to the SDCEO.

DGM Kalyan Bikram Pandey will report to SDCEO Shrawan Maskay.

B. Under Deputy Chief Executive Officer: Mr. Surendra Raj Regmi		
1	ACEO Chandra Raj Sharma	
a.	• Finance and Planning	AM Tika Ram Pandey
b.	• Treasury and International Banking	M Ananta Kafle
c.	• Remittance	M Swaicha Rana
e.	• Central Trade Operations	Senior Manager, Dhojae Saud
f.	• Recovery and NBA Management	
2	CAD, Legal (Operations and Advisory)	DGM, Deepak Gautam
3	Mid Corp, Retail and Deprived Sector	AGM Santosh Pradhan
4	General Services	AGM Kamal Raj Pathak

5	SME and Agriculture Lending	CM Rupendra Wagle
6	Corporate Communication, CSR	AM Yogesh Pokharel

C. Under direct reporting to CEO		
ACEO Bimal Daga		
	Supported by	CM Shanta Shiwakoti @@
1	Strategy	M Sabina Rana
2	General Compliance and Good Governance #	
3	Performance Review	M Prabesh Pandey
4	Province Offices : Control	
a	Province 1:	M Ravi Kafle(officiating)
B	Madesh Pradesh	M Sujan Shrestha
c	Bagmati Pradesh	AGM Raja Aryal <u>Narayangarh cluster:</u> M Mr. Bidur Gyawali
D	Gandaki Pradesh	M Ishwori Prasad Joshi
e	Lumbini Pradesh	SM Yogendra Rana <u>Nepalgunj Cluster</u> M Manoj Dahal
f	Karnali Pradesh	M Bhibhusan Shrestha
g	Sudur Paschim Pradesh	M Pukar Subedi
Company Secretary and Legal Advisor		
5	Company Secretary and Legal Advisor	Senior Advocate, Bishnu Prasad Baskota

** Company Secretary will be reporting to the Board directly on respective matters.

@@ **CM Shanta Shiwakoti** will support the ACEO in fully functionalizing the assigned responsibilities under various Departments, including coordinating the activities of Provinces.

Other than above, the following Departments will be independent and directly reporting to the Board Level Committees:

D. Under direct reporting to Board Level/Management Committees*		
1	AML/CFT Compliance Department #	AGM Buddhi Akela
2	Integrated Risk Management Department	
3	Internal Audit #	AGM Bhawani Dhakal

* Report to respective Management Committee as well.

General Compliance, AML/CFT Departments, as well as Monitoring and Province Office Control Departments will also closely coordinate with Internal Audit Department and share information on a regular basis.

3. MANAGEMENT LEVEL COMMITTEES

As required by NRB Directives and also as governed various bylaws and policies of the Bank, there will be the following management level committees:

- (a) Management Committee
- (b) Integrated Risk Management Committee (also named as Management Level Risk Management Committee)
- (c) Asset Liability Committee (ALCO)
- (d) Recruitment & Promotion Committee (RPC)
- (e) Loan Recovery Sub Committee (LRSC)
- (f) AML/CFT Committee
- (g) Procurement Committee

Other management level committee's/sub committees can be formed by the CEO on need basis.

Constitution of Committees

3.1 The MANAGEMENT COMMITTEE

This is the top level committee that will jointly work/deliberate/take decisions on various important issues/policy matters as well as overseeing all functional areas of the bank on a regular basis. It would be the endeavor of the management to discuss all important matters in this committee so as to reach to a managerial consensus on common issues for the purpose of ensuring coordinated efforts in regular functions and "forward" looking prospects in the bank management.



With a view to provide participation of senior and functional heads in the Management Committee, it has been formed in two levels viz.,

- (1) Core Management Committee, and
- (2) Extended Management Committee.

Core and Extended Management Committee have been formed as follows:

Core Management Committee:

The committee members of Core Management Committee include the following:

S.N.	Position	Name	Designation
1	Chief Executive Officer	Mr. Ratna Raj Bajracharya	Coordinator
2	Senior Deputy Chief Executive Officer (Senior DCEO)	Mr. Shrawan Maskay	Member
3	Deputy Chief Executive Officer (DCEO)	Mr. Surendra Raj Regmi	Member
4	Assistant Chief Executive Officer (ACEO)	Mr. Bimal Daga	Member
5	Assistant Chief Executive Officer (ACEO)	Mr. Chandra Raj Sharma	Member
6	Deputy General Manager(DGM)	Mr. Kalyan Bikram Pande	Member
7	Assistant General Manager (AGM)	Mr. Deep Chandra Regmi	Member Secretary

Note: AGM, Deep Chandra Regmi has been entrusted with the role of Member Secretary of Core Management Committee considering his role as Chief of Human Resources, which is considered crucial during the post-merger period in terms of managing human resources such as ensuring common work culture, productive job placements, handling HR issues and organizing training programs.

He is also entrusted as "Liaison Officer" for communication with Nepal Rastra Bank on behalf of the Bank.

Extended Management Committee:

The members of Core Management Committee are members of Extended Management Committee as well. Other members of Extended Management Committee are as follows (Names in alphabetic order):



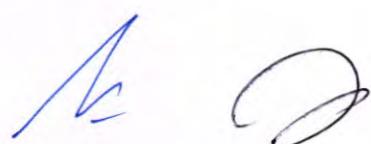
S.N.	Position	Name	Functional Title
1	Chief of CAD and Legal	Mr. Deepak Gautam	DGM
2	Chief of Internal Audit	Mr. Bhawani Dhakal	AGM
3	Chief Risk Officer	Mr. Buddhi Akela	AGM
4	Chief Information Technology Officer (CITO)	Mr. Anil Joshi	AGM
5	Head of Province 3 (HOP 3)	Mr. Raja Aryal	AGM
6	Chief of Corporate Business (COCB)	Mr. Anil Shrestha	AGM
7	Chief Marketing Officer (CMO)	Mr. Dilip Pokharel	AGM
8	Chief of General Services (COGS)	Mr. Kamal Raj Pathak	AGM
9	Chief of Digital and Transaction Banking (CODTB)	Mr. Ritesh Lamichhane	AGM
10	Chief of Mid Corporate , Retail and DSL	Mr. Santosh Pradhan	AGM
11	Provincial Office Coordinator	Mrs. Shanta Siwakoti	CM
12	Chief- SME and Agri Business	Mr. Rupendra Wagle	CM
13	Chief of Country Operations	Mr. Sulav Hari Joshi	CM

Note: AGM Deep Chandra Regmi shall also act as Member Secretary of the Extended Management Committee.

The Core Management Committee will meet on weekly basis, normally on every Monday except where. Similarly, the Extended Management Committee will meet on a monthly basis, normally in the last Monday of the month. During such a meeting, the Core Management Committee meeting will also be clubbed. A briefing regarding the decisions/deliberations of Core Management Committee considered in earlier meetings will be communicated for the knowledge of the Extended Management Committee in the subsequent meeting.

The meetings of the Committees may be convened any time as may become necessary depending on the issues and shall be convened by the Member Secretary as per the instruction of the CEO.

The CEO may instruct to invite any other executives, including Province Managers, whether or not included as above, to the Management (Core or Extended) Committee meetings as may be appropriate. Such attendance may be physical or virtual, as the circumstance permits.



3.2 Integrated Risk Management Committee (*management Level*)

S.N.	Functional Title	Name	
1	Senior Deputy Chief Executive Officer	Shrawan Maskay	Coordinator
2	Deputy Chief Executive Officer	Surendra Raj Regmi	Member
3	Assistant Chief Executive Officer	Bimal Daga	Member
4	Assistant Chief Executive Officer	Chandra Raj Sharma	Member
5	Deputy General Manager	Kalyan Bikram Pande	Member
6	Assistant General Manager	Buddhi Akela	Member Secretary
7	Chief Manager	Sulav Hari Joshi	Member

Formed as per Nepal Rastra Bank Guidelines

3.3 Asset Liability Committee (ALCO)

S.N.	Functional Title	Name	
1	Chief Executive Officer	Ratna Raj Bajracharya	Coordinator
2	Senior Deputy Chief Executive Officer	Shrawan Maskay	Member
3	Deputy Chief Executive Officer	Surendra Raj Regmi	Member
4	Assistant Chief Executive Officer	Chandra Raj Sharma	Member
5	Deputy General Manager	Kalyan Bikram Pande	Member
6	Assistant General Manager	Buddhi Akela	Member
7	Assistant General Manager	Dilip Pokharel	Member
8	Manager	Ananta Raj Kafle	Member- Secretary

Formed as per Nepal Rastra Bank Guidelines

3.4 Recruitment & Promotion Committee (RPC)

Formed as per Nepal Rastra Bank Guidelines

1	Mr. Shrawan Maskay	Senior Deputy Executive Officer	Coordinator
2	DGM Kalyan Bikram Pande	Nominee	Member
3	AGM Deep Chandra Regmi	Chief- HR	Member Secretary

3.5 Employee Relations Committee(ERC)

Formed as per Nepal Rastra Bank Guidelines

1	Surendra Raj Regmi	Deputy Chief Executive Officer	Coordinator
2	Chandra Raj Sharma	Assistant Chief Executive Officer	Member
3	Deep Chandra Regmi	Assistant General Manager	Member Secretary

3.6 Loan Recovery Sub Committee (LRSC)

S.N.	Functional Title	Name	
1	Senior Deputy Chief Executive Officer	Shrawan Maskay	Coordinator
2	Deputy Chief Executive Officer	Surendra Raj Regmi	Member
3	Assistant Chief Executive Officer	Chandra Raj Regmi	Member
4	Deputy General Manager	Kalyan Bikram Pande	Member
5	Senior Manager	Dhojae Saud	Member-Secretary

Formed as per Loan Recovery Guidelines

3.7 AML/CFT Committee

Formed as per Nepal Rastra Bank Guidelines

S.N.	Functional Title	Name	
1	Senior Deputy Chief Executive Officer	Shrawan Maskay	Coordinator
2	Deputy Chief Executive Officer	Surendra Raj Regmi	Member
3	Assistant Chief Executive Officer	Bimal Daga	Member
4	Assistant Chief Executive Officer	Chandra Raj Sharma	Member
5	Deputy General Manager	Kalyan Bikram Pande	Member

6	Assistant General Manager	Anil Joshi	Member
7	Assistant General Manager	Ritesh Lamichhane	Member
8	Chief Manager	Sulav Hari Joshi	Member
9	Assistant General Manager	Buddhi Akela	Member Secretary

3.8 Procurement Committee

Formed as per Financial Bylaws

S.N.	Functional Title	Name	
1	Deputy Chief Executive Officer	Surendra Raj Regmi	Coordinator
2	Assistant Chief Executive Officer	Chandra Raj Regmi	Member
3	Assistant General Manager	Kamal Raj Pathak	Member
4	Manager	Mahesh Silwal	Member-Secretary

4. PROVINCIAL OFFICE AND PERFORMANCE REVIEW:

4.1 The Province Level Structure of the Bank has been prepared which shall be separately communicated. The province office will enact following major roles:

- Strategically driving the Business and Operation Front in respective provinces.
- Credit approval up to given limits.
- Coordinating with concerned departments/units at corporate level for issues pertaining to the provinces, as required.
- Strategic business and operational planning at branch and province level along with a clear timeline for achieving the same.
- All activities as outlined by NRB circular related to branch monitoring, ensuring compliance and risk Management etc.
- Support branches for NPA recovery,

- Deposit Marketing
- Conducting site visit provide reports to credit risk/business as required.
- Monitor branches in terms of quality of customer service and provide report periodically
- Training to staffs on bank products and services

All Province heads will report to **Assistant Chief Executive Officer, Bimal Daga.**

4.2 The Heads of all seven Provincial Offices will be as below (*in order of position*)

1. AGM, Raja Aryal- Head of Province 3
2. Senior Manager, Yogendra Rana- Head of Province 5
3. Manager, Sujan Shrestha- Head of Province 2
4. Manager, Bibhushan Shrestha – Head of Province 6
5. Manager, Ishwori Prasad Joshi- Head of Province 4
6. Manager, Ravi Kafle – Head of Province 1 (officiating)
7. Manager, Pukar Subedi- Head of Province 7

4.3 **Mrs. Shanta Siwakoti (CM)** will support the ACEO in fully functionalizing the assigned responsibilities under various Departments entrusted to the ACEO, including coordinating the activities of Provinces.

4.4 **Mr. Bidur Gyawali (DM)** will be in charge of Narayanghat Cluster under Province 3 and **Manoj Dahal (M)** will be in charge of Nepalganj Cluster under Province 5.

5. CENTRALIZED FUNCTIONS:

5.1 Company Secretariat and Legal Department

The Company Secretary also functions as the Board Secretary and reports to the Board of Directors, with dotted line reporting to the CEO. The main job roles are as follows:

Company Secretariat related

1. Preparing Board Meeting Agendas in consultation with the Chairman and the CEO
2. Coordinating the Board meetings with the Chairman to support the CEO
3. Preparing Board minutes
4. Circulating Board minutes to related areas/departments

5. Any other company registrar and company related works
6. Conducting AGMs
7. Investor Relations (shareholder related)

The Legal related

- (a) Litigations (court representations)

Mr. Bishnu Prasad Baskota- Senior Advocate (Company Secretary and Legal Advisor) of the Bank will be supervising this function. With respect to legal part (litigations), **Mr. Bhoj Raj Bhandari (DM)** and **Bishwa Nath Subedi (DM)** shall collectively report him.

5.3 **Legal Department:**

The Legal related activities such as legal operations, legal advisory services and legal audit function shall fall under this segment. **Mr. Tikal Raj Laudari (M)** will lead legal operations and **Mr. Umesh Sedhai (AM)** shall lead legal advisory services. Both of them shall report to DGM, Deepak Gautam.

5.4 **Internal Audit Department**

Internal Audit Department is centralized as of now and shall focus on periodic inspection of branches as well as departments and following various audit approaches such as risk based audit, theme based audit, revenue audits, etc.

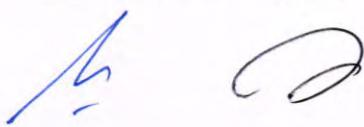
The department will be headed by **Mr. Bhawani Dhakal (Assistant General Manager)** as Chief Internal Audit. Chief Internal Audit will report to **Board Level Audit Committee**.

General Compliance, AML/CFT Compliance, Province Office Coordinator as well as other departments will report to the Chief Internal Audit through dotted line.

5.5 **Integrated Risk Management and AML/CFT Compliance**

The **Integrated Risk Management Department** ensures monitoring following risks of the Bank.

- (a) Credit Risk/ Credit Control
- (b) Operation Risk
- (c) Market Risk (+Treasury Middle Office)
- (d) Reconciliation
- (e) Information Security (ISO)



(f) Environmental and Social Risk Management

The **AML/CFT Department** ensures that bank complies with applicable laws, regulations and rules, pertaining to AML & CFT, CDD & ECDD norms.

Both the functions as above will be headed by **Mr. Buddhi Akela (Assistant General Manager) as Chief Risk Officer (CRO)**. He will report to **Board Level Risk Management Committee** and AML/CFT Compliance Committee. CEO will also be reported through dotted line.

Aashish Raj Pandey (Manager) will supervise the AML-CFT Compliance department and report to **AGM, Buddhi Akela**.

There will be various staffs placed under Integrated Risk Management Department.

5.6 Finance and Planning Department

Finance and Planning function is a strategic head office function. It will be responsible for preparing annual budget plan, capital planning, strategic planning, periodic Budget Monitoring, Expenses Booking, corporate tax planning and submitting tax and other returns, assessing long term investment, reviewing the movement of accounts in the general ledger, coordinating with audit functions, Management Information System (MIS), etc. and discharge other activities as instructed by the CEO from time to time. This will have the following units:

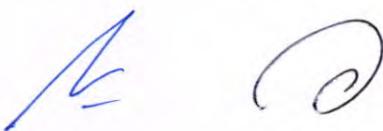
- (a) Budgeting Planning/ Monitoring
- (b) Accounts
- (c) Management Information Systems (MIS)/ Reporting including NRB SIS reporting

This unit will be headed by **Mr. Tikaram Pandey (AM- Finance)** and shall report to **Assistant Chief Executive Officer, Chandra Raj Sharma**. **Mr. Sharma** also enact the role of **Chief Finance Officer**.

5.7 Digital Banking Department

In line with the need to focus more on digitization, automation, better and more centralized MIS, improved workflows in all areas and a strong drive towards a paperless office, there is need to totally separate these development functions. Therefore, it is proposed to have a separate Digital Banking Department with following areas:

- (a) Business Process Automation/ Application and Development
- (b) Digital Channel Product Development
- (c) Digital Payment Systems



(d) Business Intelligence

The Department will be headed by **Manindra Raj Joshi (Senior Manager)** as Head of Digital Banking and shall report to **Assistant General Manager, Mr. Ritesh Lamichhane-Chief of Digital and Transaction Banking.**

5.8 **Treasury Front / International Banking**

Treasury Front is an income generating function and it will always tradeoff the maximization of income and minimization of risk of all treasury functions and portfolios.

TF will discharge, but not limited to, the following functions:

- (a) Balancing and managing the daily cash flow and liquidity of funds of the bank,
 - (b) Maintaining and reporting CRR and SLR as prescribed by NRB, from time to time,
 - (c) Managing bank's investments portfolios (i.e., shares, securities, foreign exchange, bullions, etc.),
 - (d) Managing NDF portfolio,
 - (e) interbank operations,
 - (f) Bullion trading,
 - (g) Fixing and circulating exchange rate of the bank,
 - (h) Treasury related reporting.
- a) Other activities as decided by the ALCO of the bank,
 - b) Correspondent Banking
 - c) Representative Offices business and activities monitoring

The department will be headed by Head- Treasury and International Banking- **Mr. Ananta Raj Kafle (Manager).** Treasury Front/International Banking is a centralized head office function and will report to the **Assistant Chief Executive Officer, Mr. Chandra Raj Sharma.**

5.9 **Recovery Department**

The recovery function of the Bank is very crucial and this department monitors the overall NPA portfolio of the Bank. The unit will be headed by **Mr. Dhojae Saud (SM).**

The Head of recovery department shall report to **ACEO, Mr. Chandra Raj Sharma.**



5.10 Branding

Branding includes product and brand promotion and publicity, Bank's website Management, Bank's Events Management etc. The unit head of Branding and CSR shall report to **Mr. Dilip Pokharel (Assistant General Manager)**.

5.11 Human Resources Department:

Considering current challenges in the industry for network expansion, this is one of the most important areas. The department will have functional units as follows:

- (a) HR Planning
- (b) Recruitments/ Promotions
- (c) HR Operations/Transfers
- (d) Employee Relations: Grievance Cell
- (e) Learning & Development

The department shall be supervised by **Mrs. Anamika Singh (Senior Manager)** and shall report to **Mr. Deep Chandra Regmi (Assistant General Manager)**.

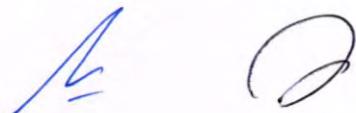
5.12 Deposit Liability Department:

The existing Institutional Deposits area will be expanded and strengthened to create a central level Resource Management Department, responsible for driving the entire resource management challenge of the Bank. One of the major functions of the Bank, the Department shall be driven by the following macro objectives:

- a) Strengthening Deposit and Customer base
- b) Defining and managing the brand image
- c) Product Review/Development and Conducting campaign management for marketing initiatives
- d) Producing marketing and promotional materials
- e) Producing internal communications
- f) Conducting customer and market research
- g) Overseeing outside vendors and agencies

It will have the following units:

- (a) Institutional Deposits



- (b) Retail Deposits/CASA
- (c) Government Banking
- (d) Branch Less Banking/ Tab Banking
- (e) Retirement Fund

The department also supervises Customer Service Excellence function in addition to managing call centers and feasibility for new branches.

This function will be headed by **Mr. Dilip Pokharel (Assistant General Manager)** as Chief Marketing Officer and will report to **Senior Deputy Chief Executive Officer, Mr. Shrawan Maskay.**

5.13 Transaction Banking and Card Operations:

This department shall focus on promotional and sales of following functions:

- (a) Merchant Acquiring
- (b) Cards & PoS.
- (c) Locker Service.
- (d) Bancassurance (If permitted by NRB).
- (e) Digital Banking Gateways – product sales and promotion.
- (f) Utility & Other Payment gateways - product sales and promotion.
- (g) E-Banking Operations Support.

All card operations jobs will be centralized and handled from here. This will include card issuance, pin code printing, handling support, etc. Manager- Card Operations Department shall report to Chief Country Operations.

The daily operation & customer servicing part of transaction banking will be a part of operations and will be overseen by Operations areas.

The entire Transaction Banking and Card Operations shall function in two wings "Sales" and Operations". **Mr. Amar Rajbhandari (Manager)** shall lead Operation Area while **Mr. Prakash Paudel (Deputy Manager)** shall lead Sales area. Both of them shall report to AGM, Ritesh Lamichhane.

5.14 Central Operations

Central Operations supervises, controls, and coordinates the overall activities of overall Banking Operations of the branches and departments. This function will have key role in standardization of system and process of the general operation of the bank.



Specific functions of Central Operations will be as under,

- (a) Cash Management/Central Vault
- (b) Central Clearing/Interbank Payment System (IPS),
- (c) Central Remittance Operations
- (d) DP/ASBA
- (e) Account Services
- (f) SWIFT Operations
- (g) Branch Operations Control
- (h) Government Revenue Transactions
- (i) E-Banking Support
- (j) Reconciliations

This function will be headed by Chief Manager- **Mr. Sulav Hari Joshi as Chief of Country Operations.** Mr. Joshi shall report to **Senior Deputy Chief Executive Officer, Mr. Shrawan Maskay.**

5.15 Central Trade Operations Department

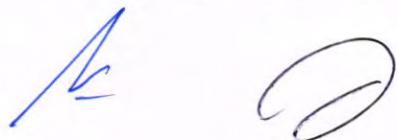
The centralized trade operations department will have the following areas:

- (a) Trade Payment Operations
- (b) LC Transactions – Local, India, Abroad
- (c) TT Payments
- (d) Exports
- (e) Documentary Collections
- (f) Guarantees

All trade related transaction will be centralized at country level. The unit will be headed by **Mr. Shashi Shekhar Sharma (Deputy Manager)** and shall report to **Mr. Dhojae Saud (Senior Manager).**

5.16 Treasury Back Office

This function has the dual role of supporting the Treasury Front and also acting as a controller in many ways. This is a crucial risk management tool generally in practice in the industry. All transactions related to Treasury Front are actually done by this unit so

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that all deals and transaction done by the Treasury Front are duly checked in order to manage risk better and not leave everything to the Treasury Front people.

This unit will report to **Mr. Tikaram Pandey (AM- Finance)**.

5.17 General Service Department (GSD)

GSD is a centralized head office function. The department will execute the following activities:

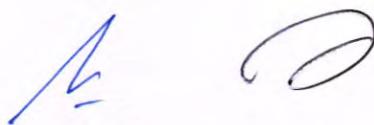
- General Service function - supply all consumable items in the bank. This function is responsible for procurement, supply management, cost monitoring, and inventory maintenance and control.
- Relocation, Expansion and Renovation function (New Projects) – Branch and other offices and ATM location construction and renovation. It will also be responsible for improvement/ renovation of physical facilities of existing branches, offices and ATMs of the bank. This unit will be strengthened.
- Physical verification of all Assets – keep records of all fixed assets of the bank and responsible for physical verification of all assets (fixed) of the bank and update the records every year.
- Asset Management Function
- Storage and Distribution
- Procurement function
- General Support and Event Management Services
- Security Management
- Vehicle Pool and Maintenance

Mr. Mahesh Silwal (Manager) shall perform as Head - General Service Department shall report to **AGM, Kamal Raj Pathak**.

5.18 Credit Administration Department

The Credit Administration Department (CAD) will enact following activities:

- Loan Documentation
- Credit Operations
- Monitoring & Inspection
- Reporting



- CICL

All functions like security documentation, security execution, vetting, limit implementations, credit information checking, maintain & updating panel of assets valuers, insurance monitoring, charge creation in secured transaction registry and charge monitoring, monitoring of periodic reports received from the client (inventory, debtors, creditors), monitoring the drawing power and covenants, periodic site visits / inspections of the clients in addition to the limit implementation (disbursement) and limit maintenance (limits and rates increase / decrease/ changes, etc.) etc. shall be looked after by this department.

CAD is a centralized head office function and **Mr. Pralhad Nidhi Tiwari (DM)** will lead this unit and will report to **DGM, Deepak Gautam**.

5.19 Information Technology Department

The Information Technology Department will enact following activities:

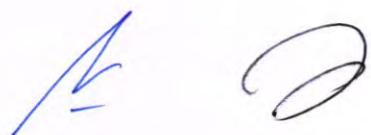
- (a) CBS Maintenance
- (b) MIS
- (c) IT Operations/Support
- (d) Networks, Servers and Security
- (e) Innovation and Training

Product parameterization, branch creation, any new product to be developed in the CBS shall be looked after by the CBS/MIS unit. Building up of MIS capability through necessary input of required codes/fields shall also be looked after by this. Any issue that cannot be handled by IT operations needs to be taken care of by this unit in coordination with the vendors or vendor's support teams. Any back end data modification in the CBS shall also be looked after by this unit.

Network Operation Centre (NOC), End of Day (EOD) and day to day IT support/troubleshooting shall be looked after by IT Operations unit

The Network & Security unit will look after backups, administration of servers, connectivity, firewall and SIEMs. It will also cross verify the back-ups of the database and other system backups taken by CBS/IMS unit and IT operations.

IT is a centralized head office function and will be headed by **Mr. Anil Joshi (Assistant General Manager)** as Chief Information Technology Officer and will report to **DCEO, Mr. Surendra Raj Regmi**.



4.20. Remittance Business:

One of the important functions under the Bank's Flagship, this department shall be further divided into the following 3 verticals:

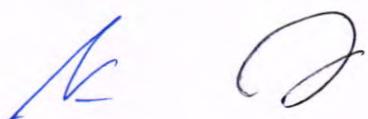
1. Remittance Marketing: Responsible for international Corresponding/Relationship maintenance, domestic Remittance/Partner management, RO Updates, Project handling of Rep Offices, Branch Coordination, Daily Partner Coordination and Research Development for new Products and Tie Ups.
2. Remittance Operations: Responsible for Partners Deal Crediting, SWIFT Transactions Crediting, Third Bank Transactions and CIPS handling, SWIFT Correspondence, Daily Branch Reconciliation and Settlement functions that includes the following:
 - Handling of Inward SWIFT/RTGS Remittance
 - Handling of Outbound SWIFT Remittance
 - Daily deal booking/ crediting
 - Daily settlement/ Reconciliation/ Commission booking
 - IPS Payment
3. Remittance Support: Responsible for supporting Customers, RO/CRO and Partners including Amendments and Files Upload.
4. Representative Offices
5. International Relations

Mrs. Swaicha Rana (Manager) will head remittance business unit and shall report to ACEO, Mr. Chandra Raj Sharma.

4.21. Trade Promotion and Marketing Unit:

Basic Functions of the Unit

- Support the corporate business units and branches in formulating plans and policies for expansion of trade business.
- Contribute to strengthening the profitability of the bank by developing and expanding trade business via aggressive marketing.
- Support in achieving the budgetary targets of the branches by providing trainings, market information, regular interactions, liaison service with corporate office, field visits ETC in relation to trade business.



- Conduct trainings, seminar/workshops related to trade transactions.
- Assist business units in identifying potential market.
- Co-ordinate/initiate tie ups and programs with relevant stake holders in the domestic as well as international market to attract and support trade business.
- Create information pool by collecting and disseminating trade-business data from the market and our branches.
- Study and identify the bottlenecks of trade business/transaction in branches and advise the higher management with appropriate measures to solve such problems.

Mr. Shishir Shakya (AM) will lead this unit and will report to **DGM, Kalyan Bikram Pande**.

4.22. Corporate Banking Hub/ Infrastructure Project Finance:

One of the Major Business Fronts of the Bank, the Department shall be responsible to drive the Corporate and Infrastructure, Project Business of the Bank.

Corporate Business:

Mr. Sushovan Devkota (Senior Manager), Mr. Amit Bahadur Chand (Senior Manager) and Mr. Madhu Sudan Shrestha (Manager) will act as Managers of Corporate Business in three segments. All of them shall report to **AGM, Deep Chandra Regmi**.

Infrastructure and Project Financing:

Mr. Ashim Karmacharya (Manager) will lead the unit and shall report to **AGM, Mr. Anil Shrestha**.

AGM, Deep Chandra Regmi and AGM, Anil Shrestha shall report to **DGM, Kalyan Bikram Pande**.

4.23. SME/ Retail/ Mid Corporate/ Agriculture/ DSL Credit

One of the Major Business Fronts of the Bank, the Department shall be responsible to drive the SME Credit, Retail Credit, Mid Corporate Credit, Agriculture Sector Lending and Deprived Sector Lending Businesses of the Bank.

AGM, Santosh Pradhan will lead Mid Corporate, Retail and DSL Business.

Chief Manager, Mr. Rupendra Wagle will lead SME and Agriculture Lending Business.

Manager, Mr. Narahari Silwal will act as Head of Retail Business and shall report to **AGM, Santosh Pradhan**.

Manager, Mr. Chitra Kumar Chalise will act as Head of Agriculture Sector Lending and shall report to **CM, Mr. Rupendra Wagle**.

AGM, Santosh Pradhan and CM Rupendra Wagle shall report to **DCEO, Mr. Surendra Raj Regmi.**

4.24. Corporate Communication, CSR and Media:

Corporate Communication, CSR and Media shall be handled by **Mr. Yogesh Pokharel (AM)** as Public Relations Officer. Mr. Pokharel shall report to **DCEO, Mr. Surendra Raj Regmi.**

4.25. Strategy Department:

Strategy Department is responsible for following functions:

- Lakshya 2025 Monitoring
- Product Research and Development
- Strategic Formulation
- Policy Paper (Review and Archive)

Strategy Department shall be handled by **Mrs. Sabina Rana (Manager).** Mrs. Rana shall report to **ACEO, Mr. Bimal Daga.**

4.26. Performance Review Cell:

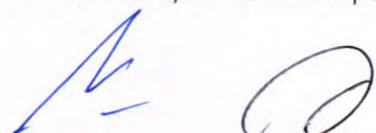
Performance Review Cell is responsible for following functions:

- Monitoring of overall books of accounts of the branches.
- Expense / Revenue Review
- Branch Business Monitoring / Branch Performance Indicator
- Monitoring of Budget Variance of Branches and Departments
- Key Performance Indicators (KPIs)
- Departmental Activity Monitoring
- Monitoring Implementation of strategies and action plans

The Performance Review Cell shall be handled by **Mr. Prabesh Pandey (Manager).** Mr. Pandey shall report to **ACEO, Mr. Bimal Daga.**

4.27. General Compliance and Good Governance:

Compliance Department also plays an essential role in helping to preserve the integrity and reputation of the bank. Compliance Department will ensure highest level of compliance with the external rules that are imposed upon the Bank as a whole; and the internal control systems that is put in place to achieve compliance. This department will



also look after the Governance aspects of the Bank. **AM, Richa Shrestha** shall head this unit and shall report to **ACEO, Mr. Bimal Daga.**

The aforementioned responsibilities to be taken charge from all concerned with immediate effect from 19th January 2023. There will be handover/takeover period of 7 working days and all are hereby instructed to take charge of the new responsibilities within said period. HRD is working for other transfer plans so as to provide required manpower at provincial office/ branches and also assessing the required manpower for each of the departments.

Wish you all the best for your reassessments.

Senior Deputy Chief Executive Officer
Shrawan Maskay



Chief Executive Officer
Ratna Raj Bajracharya

Departmental UNITS

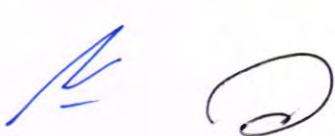
Annex -1

Senior DCEO Shrawan Maskay		Reporting to CEO
1	Human Resources AGM Deep Chandra Regmi	HR Planning Recruitment/Promotions HR Operations/Transfers Employee Relations: Grievance Cell Learning and Development
DGM Kalyan B Pande		Reporting to SDCEO
2	Corporate Business AGM Deep Chandra Regmi	Sector -1 Sector-2 Sector-3
3	Projects/Infra Financing AGM Anil Shrestha	Project Infra Financing Energy Financing Green Financing
4	Digital Banking AGM Ritesh Lamichhane	Business Process automation/Application & Development Digital/Payments & Products Development & Support Business Intelligence
5	Transaction Banking & Cards AGM Ritesh Lamichhane	Digital Banking Sales Merchant Acquiring M Banking/E Banking Sales Card Sales
		Card Operations
6	Trade Promotion and Marketing AM Shishir Shakya	Trade Promotion and Marketing
7	Deposit Liability Marketing Service Excellence AGM Dilip Pokharel	Reporting to SDCEO Institutional Deposits
		Retail Banking

	Retail Deposits Branchless Banking Government Banking (Revenue & Social Funds distributions) Locker Sales
	Retirement Fund Management Unit
	Branding
	<u>Customer Services Excellence</u> Branch Locations Call Center Customer Service Excellence

8 <u>Central Operations</u> CM Sulav Hari Joshi	Branch Operation Control Customer Grievances Handling Central Vault and Cash Management Central Clearing and IPS DP/ASBA SWIFT E-Banking Operations Support Government Revenue Transactions Reconciliations
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DCEO Surendra Raj Regmi	Reporting to CEO
9 <u>Corporate Communications and CSR</u> AM Yogesh Pokharel	Information Officer Media
ACEO Chandra Raj Sharma	Reporting to DCEO
10 <u>Finance & Planning</u> AM Tika Ram Pandey	Budgetary Planning / Monitoring Central Accounts Central Payments MIS/Reporting Reconciliations/Treasury Back Office
11 <u>Treasury & Int'l Banking</u> M Ananta Raj Kafle	Forex and Money Market Dealing Bullion Desk Investments Correspondent Banking International Borrowings



12	<u>Remittance</u> M Swaicha Rana	Remittance Marketing International relations Representative Offices Remittance Operational control
13	<u>Central Trade Operations</u> SM Dhoj Saud	<u>Trade Payment Operations</u> LC transactions INDIA LC transactions ABROAD TT Payments Guarantee Operations
14	<u>Loan Recovery & NBA Management</u> SM Dhoj Saud	Recovery process Recovery Monitoring NBA Management/disposal
15	<u>SME and Retail Business & Promotions</u> CM Rupendra Wagle	SME & Agri Business
16	AGM Santosh Pradhan	Mid Corp, Retail, DSL
17	<u>General Services</u> AGM Kamal Raj Pathak	Assets Maintenance / Management Branch Establishment and Renovation Storage and Distribution Procurement Management General Support & Event Management Security Management Vehicle Pool and Maintenance
18	<u>Credit Administration and Legal Department</u> DGM Deepak Gautam	Documentations Disbursements CICL Legal Operations and Legal advisory, Audit Functions

	<u>Departments</u>	
ACEO Bimal Daga		Reporting to CEO
	CM Shanta Shiawakoti	Reporting to ACEO

19	<u>Provincial Offices Control</u>	PROVINCE 1 PROVINCE 2 PROVINCE 3 PROVINCE 4 PROVINCE 5 PROVINCE 6 PROVINCE 7
20	<u>Performance Review</u> M Prabesh Pandey	Performance Review
21	<u>Strategy</u> M Sabina Rana	Lakshya 2025 Review & Monitoring Product Research & Development Strategic Formulation Policy Framework (Review & Archive)
22	<u>General Compliance and Good Governance</u> AM Richa Shrestha	General Compliance Corporate Governance Review

INDEPENDENT REPORTING DEPARTMENTS

23	<u>AML/CFT Compliance</u> AGM Buddhi Akela	Reporting to Mgm/Board Committee AML/CFT Guidelines Operational Monitoring and Control Correspondence
24	<u>Integrated Risk Management</u> AGM Buddhi Akela	Reporting to Mgm/Board Committee Credit Risk Control Market Risk Control Operational Risk Control Environment & Social Risk Management Information Security Officer Monitoring and Inspection
25	<u>Internal Audit</u> AGM Bhawani Dhakal	Reporting to Board Committee Internal Audit

26 **Board Secretariat**
Senior Advocate, Bishnu
Prasad Baskota

Reporting to Board

N D

Departmental Assignments: Reporting and Responsibilities:

The various functions along with the name of the associates heading the departments are as mentioned below and please enact the roles and responsibilities with immediate effect.

The below table depicts placement of ALL Assistant Manager and Above Position Staff Members on respective roles/departments with immediate effect.

S.N.	Functional Title	Headed By	Corporate Title	Reporting to
1	Senior Deputy Chief Executive Officer (Senior DCEO)	Mr. Shrawan Maskay	SDCEO	CEO
2	Deputy Chief Executive Officer (DCEO)	Mr. Surendra Raj Regmi	DCEO	CEO
3	Assistant Chief Executive Officer (ACEO)	Mr. Bimal Daga	ACEO	CEO
4	Assistant Chief Executive Officer (ACEO)	Mr. Chandra Raj Sharma	ACEO	DCEO
5	Deputy General Manager (DGM)	Mr. Kalyan Bikram Pande	DGM	SDCEO
6	Deputy General Manager (DGM)	Mr. Deepak Gautam	DGM	DCEO
7	Chief of Internal Audit	Mr. Bhawani Dhakal	AGM	Board Audit Committee
8	Chief Risk Officer	Mr. Buddhi Akela	AGM	CEO/Board Risk Committee
9	Chief Information Technology Officer (CITO)	Mr. Anil Joshi	AGM	ACEO, Chandra Raj Sharma
10	Head of Province 3 (HOP 3)	Mr. Raja Aryal	AGM	ACEO, Bimal Daga
11	Chief Human Resource Officer	Mr. Deep Chandra Regmi	AGM	SDCEO- HRD area DGM, Kalyan Bikram Pande- Corporate Business
12	Chief of Project Financing	Mr. Anil Shrestha	AGM	DGM, Kalyan Bikram Pande
13	Chief Marketing Officer (CMO)	Mr. Dilip Pokharel	AGM	SDCEO
14	Chief of General Services (COGS)	Mr. Kamal Raj Pathak	AGM	DCEO

15	Chief of Digital and Transaction Banking (CODTB)	Mr. Ritesh Lamichhane	AGM	DGM, Kalyan Bikram Pande
16	Chief of Mid Corporate , Retail and DSL	Mr. Santosh Pradhan	AGM	DCEO
17	Chief- SME Business	Mr. Rupendra Wagle	CM	DCEO
18	Provincial Office Coordinator	Mrs. Shanta Shiwakoti	CM	ACEO, Bimal Daga
19	Chief of Country Operations	Mr. Sulav Hari Joshi	CM	SDCEO
20	Manager- Corporate Business	Mr. Amit Bahadur Chand	SM	AGM, Deep Chandra Regmi
21	Manager - Human Resources	Mrs. Anamika Singh	SM	CHRO
22	Chief of CTO, Recovery and NBA Management	Mr. Dohaje Saud	SM	ACEO, Chandra Raj Sharma
23	Manager- Digital Banking	Mr. Manindra Raj Joshi	SM	AGM, Ritesh Lamichhane
24	Manager – Corporate Business	Mr. Sushovan Devkota	SM	AGM, Deep Chandra Regmi
25	Head of Province 5	Mr. Yogendra Rana	SM	ACEO, Bimal Daga

Managers

SN	Employee Name	Position	Department	Report To
1	Aashish Raj Pandey	Manager	AML/KYC-CFT Compliance	CRO
2	Amar Rajbandari	Manager	Transaction Banking	AGM, Ritesh Lamichhane
3	Ananta Raj Kafle	Manager	Treasury and Internal Banking	ACEO, Chandra Raj Sharma
4	Ashim Karmacharya	Manager	IPF Business	AGM, Anil Shrestha
5	Bibhushan Shrestha	Manager	HOP- 6	ACEO, Bimal Daga
6	Bigyan Adhikari	Manager	Digital Banking	SM, Manindra Raj Joshi
7	Chitra Kumar Chalise	Manager	Agriculture Sector Lending	CM, Rupendra Wagle
8	Ishwari Prasad Joshi	Manager	HOP-4	ACEO, Bimal Daga
9	Kamala Kumari Ojha	Manager	Central Operations	COCO
10	Madhu Sudan Shrestha	Manager	Corporate Business	AGM, Deep Chandra Regmi

11	Mahesh Silwal	Manager	General Services	AGM, Kamal Raj Pathak
12	Manoj Dahal	Manager	Province Office 5 Nepalgunj Cluster	HOP- 5
13	Narahari Silwal	Manager	Retail Credit Business	AGM, Santosh Pradhan
14	Padam Thakulla	Manager	Province Office 2	HOP 2
15	Prabesh Pandey	Manager	Performance Review Cell	ACEO, Bimal Daga
16	Pukar Subedi Chhetri	Manager	HOP 7	ACEO, Bimal Daga
17	Rajeshor Shrestha	Manager	Central Operations	COCO
18	Ravi Kafle	Manager	Province Office 1,	Officiating HOP 5
19	Sabina Rana	Manager	Strategy	ACEO ,Bimal Daga
20	Sujan Shrestha	Manager	HOP-2	ACEO, Bimal Daga
21	Swaicha Shah Rana	Manager	Remittance Business	ACEO, Chandra Raj Sharma
22	Tilak Raj Laudari	Manager	Legal Department	DGM, Deepak Gautam
23	Yadav Sharma	Manager	BM- KANTIPATH	HOP- 3

Deputy Managers

SN	Employee Name	Position	Department	Report To
1	Abhishek Malla	Deputy Manager	Corporate Business	Sr Manager- Amit Bahadur Chand
2	Anil Pyakurel	Deputy Manager	Treasury and International Banking	Manager, Ananta Raj Kafle
3	Anjani Kumar Subedi	Deputy Manager	BM- ITAHARI BRANCH	HOP 1
4	Arjun Man Singh Pradhan	Deputy Manager	BM- BUTWAL BRANCH	HOP 5
5	Bhoj Raj Bhandari	Deputy Manager	Legal Department	Head of Recovery
6	Bidur Gyawali	Deputy Manager	Province Office-3, Narayanghat Cluster	HOP 3
7	Bipul Devkota	Deputy Manager	Central Operations	COCO
8	Bishwa Nath Subedi	Deputy Manager	Company Secretariat	Company Secretary
9	Damodar Bhattarai	Deputy Manager	Information Technology	CITO
10	Dilip Dangi	Deputy Manager	SME Credit	CM, Rupendra Wagle
11	Dinesh Bahadur Thapa	Deputy Manager	BM-Mahendranagar	HOP-7
12	Dipendra Budhathoki	Deputy Manager	BM- ANAMNAGAR	HOP-3

13	Dipesh Raj Shakya	Deputy Manager	IPF Business	Manager- IPF
14	Harish Bohara	Deputy Manager	IPF Business	Manager- IPF
15	Jog Lal Bhusal	Deputy Manager	PROVINCE NO. 5	HOP-5
16	Junita Paudyal	Deputy Manager	Province Office- 3 , Operations	HOP 3
17	Krishna Hari Adhikari	Deputy Manager	Loan Recovery	SM, Dhojae Saud
18	Manoj Regmi	Deputy Manager	Province Office-2, Operations	HOP-2
19	Nawa Raj Dahal	Deputy Manager	RETAIL CREDIT	Manager Retail Banking
20	Nikita Bhandary Thapa	Deputy Manager	Deposit Marketing	CMO
21	Pawan Kumar Poudyal	Deputy Manager	BM- BIRTAMOD	HOP 1
22	Peshal Kumar Dahal	Deputy Manager	BM- CHABAHIL	HOP 3
23	Prakash Paudel	Deputy Manager	Transaction Banking-Sales	AGM, Ritesh Lamichhane
24	Pralhad Nidhi Tiwari	Deputy Manager	Credit Administration	DGM, Deepak Gautam
25	Pujan Shrestha	Deputy Manager	Integrated Risk	CRO
26	Punya Prasad Prasain	Deputy Manager	Internal Audit	Chief of Internal Audit
27	Puskar Lal Shrestha	Deputy Manager	Information Technology	CITO
28	Rajan Subedi	Deputy Manager	BM- GYANESHWOR	HOP-3
29	Rajit Shrestha	Deputy Manager	BM- THAMEL	HOP-3
30	Ramesh Nath Pyakurel	Deputy Manager	BM- NEW ROAD BRANCH	HOP-3
31	Ratna Bahadur Khadka	Deputy Manager	Province Office 5	HOP-5
32	Ravi Shrestha	Deputy Manager	Province Office 3	HOP-3
33	Sachin Neupane	Deputy Manager	BM- SANKHAMUL BRANCH	HOP-3
34	Sagun Joshi	Deputy Manager	HRD	Manager- HRD
35	Saroja Hada Nyachhyon	Deputy Manager	BM- PULCHOWK	HOP-3
36	Shashi Shekhar Sharma	Deputy Manager	CTF	SM, Dhojae Saud
37	Sitashma Shrestha	Deputy Manager	IPF Business	Manager- IPF
38	Surendra Sharma Dhakal	Deputy Manager	BM- NEW ROAD	HOP-3
39	Suresh Gautam	Deputy Manager	BM- CHARKHAL DILLIBAZAR	HOP-3
40	Suresh Yadav	Deputy Manager	BM- BIRGUNJ BRANCH	HOP-2
41	Sushma Shah	Deputy Manager	BM- Kamalpokhari Branch	HOP-3

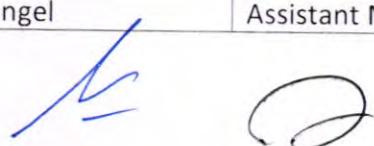
Assistant Managers

SN	Employee Name	Position	Department	Report To
1	Amar Raj Sharma	Assistant Manager	Central Operations	COCO

2	Amrit Shrestha	Assistant Manager	Integrated Risk	CRO
3	Archana Thapa	Assistant Manager	IPF Business	Manager- IPF Business
4	Arjun Paudel	Assistant Manager	BM-Panipokhari	HOP-3
5	Arun Bhat	Assistant Manager	BM- POKHARA IV	HOP-4
6	Baikuntha Kumar Sainju	Assistant Manager	BM- POKHARA BRANCH	HOP-4
7	Bichan Ghimire	Assistant Manager	HRD	Manager- HRD
8	Bijay Karki	Assistant Manager	Finance and Planning	ACEO, Chandra Raj Sharma
9	Bikrant Gadtaula	Assistant Manager	Kamalpokhari Branch	BM- Kamalpokhari
10	Binod Karki	Assistant Manager	BM- ITAHARI	HOP-1
11	Bishnu Aryal	Assistant Manager	Province Office-5, Operations	HOP-5
12	Bishnu Kunwar	Assistant Manager	BM- WAMI	HOP-5
13	Brihaspati Tiwari	Assistant Manager	Retail Credit Business	Manager- Retail Business
14	Chamatkar Paudel	Assistant Manager	Province Office-3	HOP-3
15	Depes Malla	Assistant Manager	Information Technology	CITO
16	Dhirendra Shrestha	Assistant Manager	BM- NARAYANGHAT	Cluster Head, Narayanghat Cluster- P3
17	Dhundi Raj Bhattarai	Assistant Manager	BM- BIRATNAGAR	HOP-1
18	Dibya Tara Shakya	Assistant Manager	Digital Banking	Manager- Digital Banking
19	Dilli Raj Khanal	Assistant Manager	BM-Parasi	Cluster Head, Narayanghat Cluster- P3
20	Dipendra Bahadur Singh	Assistant Manager	Retail Credit	Manager- Retail Business
21	Govinda Dahal	Assistant Manager	Deposit Marketing	CMO
22	Gunjita Sharma	Assistant Manager	Deposit Marketing	CMO
23	Jasmine Pradhan	Assistant Manager	CTF	Manager- CTF
24	Jayanta Pandey	Assistant Manager	BM- URLABARI BRANCH	HOP-1
25	Jyotshana Joshi	Assistant Manager	Corporate Business	Manager- Corporate Business
26	Laxman Paudel	Assistant Manager	BM- NARAYANGADH III	Cluster Head, Narayanghat Cluster- P3
27	Laxmi Dumre	Assistant Manager	BM- KALANKI	HOP-3
28	Mahesh Kumar Mahato	Assistant Manager	BM- LAHAN	HOP-2
29	Maheshwor Parajuli	Assistant Manager	BM- LALBANDI	HOP-2
30	Manjil Bista	Assistant Manager	Deposit Marketing	CMO

31	Mukesh Kumar Shah	Assistant Manager	BM- Traffic Chowk, Biratnagar	HOP-1
32	Mukunda Tripathi	Assistant Manager	Loan Recovery	Manager- Loan Recovery
33	Mukunda Prasad Bhatta	Assistant Manager	BM-Nepalgunj Pushpalal Chowk	Cluster Head, Nepalgunj
34	Narayan Prasad Paudyal	Assistant Manager	Province Office- 4	HOP-4
35	Naresh Upadhyay Baskota	Assistant Manager	BM- NEPALGUNJ BRANCH	Cluster Head, Nepalgunj
36	Nawaraj Dhakal	Assistant Manager	Central Operations	COCO
37	Niraj Kumar Sirish	Assistant Manager	BM- NAXAL BRANCH	HOP-3
38	Nirmal Raj Budhathoki	Assistant Manager	BM- KOHALPUR	Cluster Head, Nepalgunj
39	Nischal Adhikari	Assistant Manager	PROVINCE NO. 1	HOP-1
40	Nitesh Man Baisyet	Assistant Manager	BM- BIRATNAGAR BRANCH II	HOP-1
41	Nitin Kumar Agrawal	Assistant Manager	Province Office-2	HOP-2
42	Parash Adhikari	Assistant Manager	BM- BIRTAMOD BRANCH	HOP-1
43	Prabhu Narayan Pradhan	Assistant Manager	BM- KULESHWOR	HOP-3
44	Prajwal Nakarmi	Assistant Manager	Representative Office, New Delhi	Manager- Remittance Business
45	Pramatheshwar Shah	Assistant Manager	Newroad Branch II	BM-Newroad II
46	Prashant Shrestha	Assistant Manager	Biratnagar Branch II	BM- Biratnagar II
47	Pratiksha Shakya	Assistant Manager	BM- KOTESHWOR	HOP-3
48	Preeti Singh	Assistant Manager	CAD	Manager- CAD
49	Premsagar Agrahari	Assistant Manager	BM- BHAIRAHAWA	HOP-1
50	Rabin Raj Dahal	Assistant Manager	BM- HETAUDA	Cluster Head, Narayanghat Cluster- P3
51	Rajendra Kumar Neupane	Assistant Manager	BM- GHORABI BRANCH	Cluster Head, Nepalgunj Cluster- P5
52	Raju Devkota	Assistant Manager	GSD	Manager- GSD
53	Rakesh Gyawali	Assistant Manager	BM- KAMALADI	HOP-3
54	Ranjitsore Lal Malla	Assistant Manager	Retail Credit Business	Manager- Retail Credit Business
55	Ratna K.C.	Assistant Manager	BM- NEW BANESHWOR BRANCH	HOP-3
56	Reshu Shrestha	Assistant Manager	Kamalpokhari Branch	BM- Kamalpokhari
57	Richa Mathema	Assistant Manager	PULCHOWK Branch	BM-Pulchowk

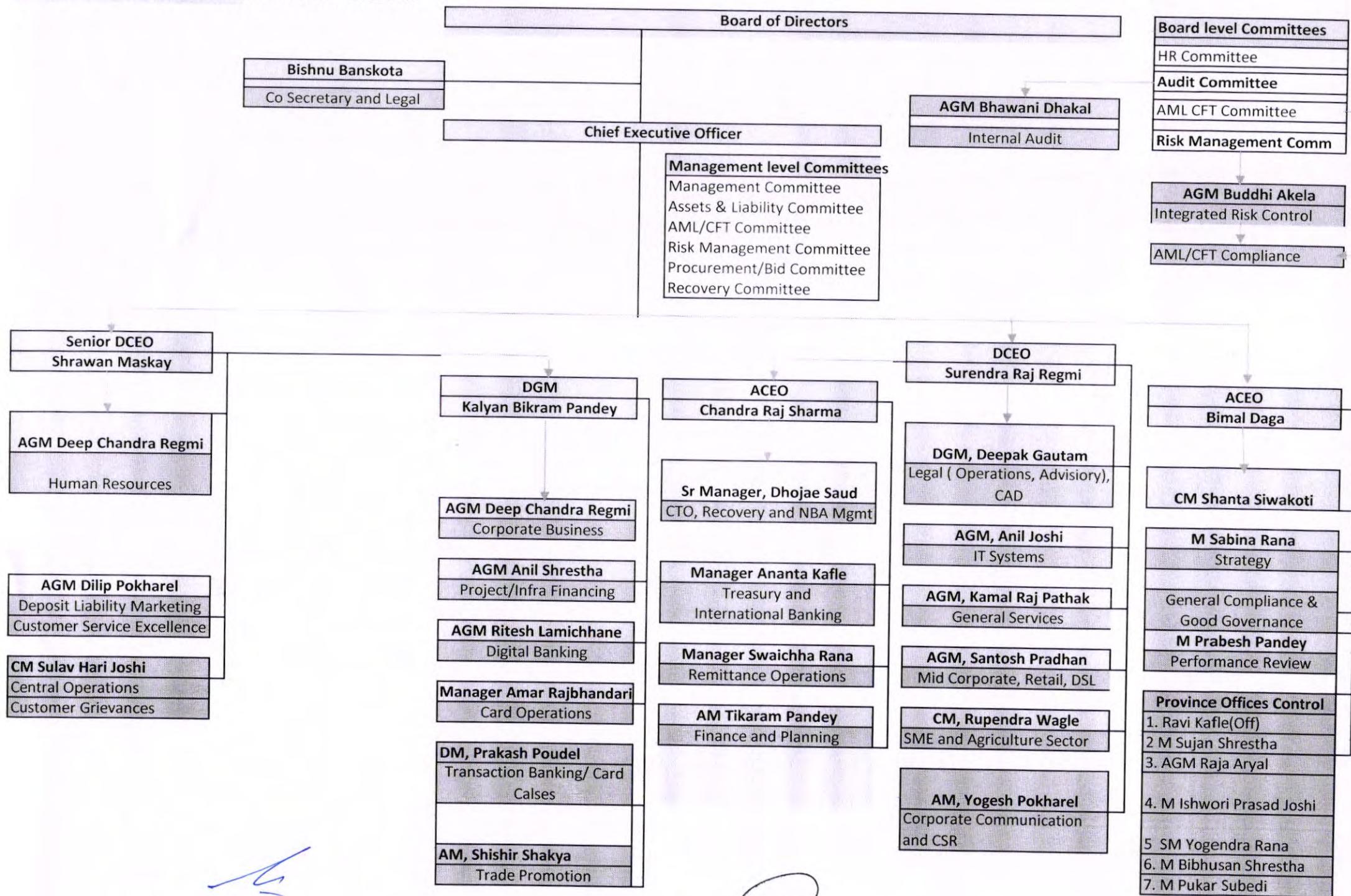
58	Richa Shrestha	Assistant Manager	AML/KYC-CFT Compliance	Manager- AML/KYC-CFT Compliance
59	Ritesh Khadka	Assistant Manager	Integrated Risk	CRO
60	Ruby Kc	Assistant Manager	GSD	Manager- GSD
61	Rupesh Sharma	Assistant Manager	Transaction Banking- Operations	Manager- Transaction Banking Operations
62	Sabin Rajbhandari	Assistant Manager	Corporate Business	Manager- Corporate Business
63	Sachin Lal Joshi	Assistant Manager	BM- TULSIPUR BRANCH	Cluster Head, Nepalgunj Cluster- P5
64	Sadichya Pandey	Assistant Manager	BM- LAGANKHEL BRANCH	HOP-3
65	Sagar Poudel	Assistant Manager	Digital Banking	Manager- Digital Banking
66	Samjhana Kandel	Assistant Manager	Pulchowk Branch	BM- Pulchowk
67	Sandeep Gautam	Assistant Manager	CAD	Manager- CAD
68	Sandesh Joshi	Assistant Manager	BM- DHANGADI BRANCH	HOP-7
69	Sanjay Mishra	Assistant Manager	BM- JANAKPUR BRANCH	HOP-2
70	Sanjita Shrestha	Assistant Manager	Credit Risk	CRO
71	Sarita Shrestha	Assistant Manager	Credit Risk	CRO
72	Seejan Shrestha	Assistant Manager	Province Office-3	HOP-3
73	Seema Basyal Pokhrel	Assistant Manager	Central Operations	COCO
74	Shambhu Prasad Joshi	Assistant Manager	BM- DHANGADI	HOP-7
75	Shishir Bhusal	Assistant Manager	Finance and Planning	ACEO, Chandra Raj Sharma
76	Shishir Shakya	Assistant Manager	Trade Promotion and Marketing Unit	DGM, Kalyan Bikram Pande
77	Shova Neupane	Assistant Manager	BM- KIRTIPUR	HOP-3
78	Shrawan Kumar Mahaseth	Assistant Manager	BM- GOLBAZAR	HOP-2
79	Shruti Hada Shrestha	Assistant Manager	BM- DILLIBAZAR	HOP-3
80	Smita Shrestha	Assistant Manager	CAD	Manager- CAD
81	Spandan Kunwar	Assistant Manager	SME CREDIT	Chief- SME
82	Sudeep Rajbhandary	Assistant Manager	Kantipath Branch	BM-Kantipath
83	Sudip Bhakta Wagle	Assistant Manager	BM- DHAPASI	HOP-3
84	Suman Dahal	Assistant Manager	CTF	Manager- CTF
85	Sumit Dhungel	Assistant Manager	Integrated Risk	CRO



86	Tikaram Pandey	Assistant Manager	Finance and Planning	ACEO, Chandra Raj Sharma
87	Ujendra Lall Shrestha	Assistant Manager	BM- HETAUDA BRANCH	Cluster Head, Narayanghat Cluster- P3
88	Umesh Sedhain	Assistant Manager	Legal	DGM, Deepak Gautam
89	Vivek Tibrewal	Assistant Manager	BM- BIRGUNJ	HOP-2
90	William Man Ranjit	Assistant Manager	Central Operations	COCO
91	Yogesh Pokharel	Assistant Manager	Public Relationship	DCEO



GLOBAL IME BANK LIMITED ORGANOGRAM



PROVINCIAL OFFICE ORGANIZATION	2, 6,7	1, 4, 5	3	3 (N)
Province Head	1	1	1	
Deputy Province Head		1	1	1
1. HR and General Services Unit	1	2	3	
2. Credit Unit (assessment and approval)	1	2	3	
3. Compliance Unit (audit and AML)	1	1	1	
4. Risk Management, Disbursement & Monitoring Unit	2	3	4	1
5. Marketing Branding Unit	2	2	3	1
6. Credit and Operations Pool	2	3	4	1
7. Support (Driver)	1	1	2	1
8. Support (Messenger)	1	1	1	1
	<u>10+2</u>	<u>15+2</u>	<u>20+3</u>	<u>5+2</u>

Notes:

1. Province 3(N) staff planning is for Sub-Province Office in Narayangarh. The sub-province office manager will be reporting to Province Head.
2. Province Offices will be authorized to make temporary transfers (for a month) within the Province.
3. Province Office shall look after infrastructure maintenance, general logistics supplies and local procurements
4. Province Office shall be authorized to approve SME loans up to a given limit
5. Compliance Unit shall be responsible to properly address ALL audit comments relating to branches (and self) and respond to/manage AML / CFT / KYC related issues of the branches.

6. Risk Management will assess credit proposals, ensure disbursement of approved loans (up to a given limit) and regularly monitor the proposed/existing borrowers, including verification of collateral assets, stocks and receivables as may be required under NRB/HO policies/instructions
7. Marketing/Branding unit shall be responsible to manage all marketing/branding activities within the province and carry out deposit campaigns for a branch and province wide.
8. Staffs assigned under Credit and Operations Pool shall be available for temporary placements in any Units/Branches within the Province for the purpose of smoothening the regular operations.
9. Provincial Office Units shall be reporting to the concerned Central Departments through Province Head and follow instructions, policies as may be issued by HO.
10. ACEO shall be assigned to monitor activities of ALL Province Offices. These offices shall regularly report to ACEO as may be advised on all their activities.
11. Province Office Members shall assist the Province Head in carrying out all responsibilities assigned to the Province Office. He shall also avail his services for temporary assignment to act as a BM, where deemed necessary.
12. Province Head shall be authorized to use available manpower resources for monitoring/branch operations purpose as may be required.

A handwritten signature in blue ink, appearing to be initials or a name, positioned below the numbered list.



COUNTRY CIRCULAR NO. : 057/2078-79

Original Ref. : CEO/159/2078-79

Date : February 16, 2022

Subject : Encourage to use Digital Platform instead of cash transaction

I reiterate on bank's internal policy of promoting digital platform rather than cash transactions by the customers. The bank has recently completed digital awareness campaign for further promotion of digital transactions. In addition, NRB has also set maximum cash payment threshold as well.

Cash Payment threshold on banking transaction is being set at the maximum level from time to time by NRB. The transaction exceeding such limit is regularly monitored by the bank and reported to NRB.

On a recent review regarding countrywide cash payment transaction of the bank, the excessive cash withdrawal transaction, and particularly nearing the threshold, has been observed. This draws a grave concern to the management and felt necessity to promote alternatives of cash transactions. This may also be a serious concern of NRB.

Branches are required to monitor cash transaction of the customers from time to time and educate them to use the alternatives such as cheque, ECC, IPS, RTGS and other means of digital platforms (mobile banking, internet banking, connectIPS etc.). This will support to comply with NRB provision related with threshold limit of cash transactions and avoid unnecessary cash management cost to the bank.

Hence, Branch Manager and Operation In-charges are hereby instructed to keep high alert to avoid such cash intensive withdrawal and to put on their best efforts to discourage such cash concentrated withdrawal.

(Original Signed)

Mahesh Sharma Dhakal
Officiating Chief Executive Officer



Country Circular No. 106/2077-78

Origin Ref. : **CEO/062/2077/78**

Date : **February 11, 2021**

Subject : **Release/Remortgage and Deferral of Security Documents**

Deferral of security documentations may lead to unanticipated risk, hence security documents or other documents deferral to be avoided to the possible extent. Therefore, in general, bank discourages deferral of security documentations prior to the implementation/disbursement of approved credit including mortgage of fixed assets collateral (FAC) land, building etc. However, in normal course of business, bank may require deferring some of the security documents before disbursement of loan with proper justification and business requirement in order to solicit the business.

This circular has been issued with a view to minimize risk of deferral of security documents as well as to have uniform practices while doing business by deferring required documents. Accordingly, following provisions are to be complied with respect to release /remortgage of FAC and deferral of mortgage deed:

1. The bank has already circulated a memorandum dated November 11, 2013 regarding precautions to be taken for release/remortgage of FAC. The same is attached in **annexure 1** for ready reference/compliance.
2. In case of purchase /swap of loan from other banks and financial institutions, a commitment letter from concern clients/authorized persons and FAC owner shall be obtained as mentioned in **annexure 2**.
3. Required security documents other than mortgage of FAC shall be prepared and to be vetted by CAD before implementation/disbursement.
4. Concern relationship Manager/Branch Manager shall check with concern Government (Malpot) Office on status of FAC proposed for security of loan and check/identify that FAC shall be mortgaged once release from other banks and financial institutions.
5. At the time of transfer of amount for settlement of existing loans to other banks / financial institutions for purchase/swap of loan, a letter as cited in **annexure 3** shall be delivered to concern banks/financial institutions/branches and a receipt of same to be obtained.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 076/2076-77

Origin Ref. : CEO/032/2076-77

Date : 31st January 2020

Subject : New Branch/Extension Counter Opening Process

As one of the biggest banks, we should be able to provide and promote banking services throughout the country. With the same aim, we have been expanding our branch network strategically. Such expansion of our footprints across the country (and beyond) can add brand value and needs to be informed not only to the public at large but also to our family of 3000+ staff members.

It has been noticed that the formal opening of new branches/extension counters have not been happening in a coordinated manner. In order to put in a proper system of opening branches/extension counters, the following steps are to be followed henceforth:

1. Once the civil construction nears completion, GSD-New Projects to inform Branch Network Extension Committee Coordinator of a tentative handover date.
2. HR to allot/deploy required manpower, if not done already.
3. Branding to ensure the arrangements of signage & displays including hoarding boards, logos and stickers, flex, brochures etc.
4. Branch Network Extension Committee Coordinator to discuss with DCEO/SDCEO/CEO about plans for soft or formal opening/inauguration.
5. Once the soft opening/formal inauguration date is fixed, the same to be circulated to GSD/Digital Banking/ Information Technology/Operations/Human Resource Department/Business Hubs/Branding etc if/any as required.
6. GSD do the procurement of IT / Networking related equipment as per requirement given by the IT Department and also delivery of equipment to the Branch. IT Department do the Hardware and Network related setup before the Branch Opening.
7. Once we are ready to go live, designated BM/In charge to raise memo in the format attached below for approval from CEO.
8. Country Circular about the opening with contact details of branch/extension counters to be issued a day before or on the day of the opening by Financial Resource Management Department.
9. Corporate Communication Department to prepare press release for opening day and ensure it is released on the day after confirming with Branch Network Extension Committee Coordinator.
10. Branding to design launch ad, where applicable and ensure same is provided to media unit for appropriate release a day before the opening day.
11. Branding to upload the Branch/Counter opening details on Facebook
12. Digital Banking to update branch details on the website on the opening day.
13. Letter informing NRB about the opening to be issued by Branch Network Extension Committee Coordinator within 3 days.

Please be guided accordingly.


Parshuram Kunwar Chhetri
Chief Executive Officer



COUNTRY CIRCULAR NO. : 064/2076-77

Origin Ref. : CEO/026/2076-77

Date : 20th January 2020

Subject : Internal Memorandum Format

At the time of the merger we had decided to continue using prevailing formats of both banks and complete homogenizing within four months.

In line with our plan to gradually start using uniform formats, a brand new format for raising internal memoranda for various approvals has been developed.

I am pleased to launch the new format, as attached, which is designed for maximum space availability. The soft copy of the format shall be circulated to all HODs/Province Heads/BMs for further cascading to their team members. Please **do not** change or alter the format, logo, page margin, table margin and font (Times New Roman with font size 14 for the title and 11 for the body).

Please be guided accordingly.



Parshuram Kunwar Chhetri

Chief Executive Officer



COUNTRY CIRCULAR NO. : 026/2076-77

Origin Ref. : CEO/007/2076-77

Date : 17th December 2019

Subject : Signing off on Internal Memos and External Documents/Communications

Generally, in external communications/official letters, it has been observed in the industry that the trend is to sign off as an “Authorized Signatory”, without any name, designation, etc. The same is also true for internal communications inside various organizations. It has been noticed inside the Bank also that some internal memoranda/documents raised by various departments do not have specific places for signatories for their comments/recommendations, forcing people involved in the approval chain to simply put their signatures without their names, designation, date etc., making it difficult for the approving authorities/chain to know/identify the route a particular memo has been sent through. Further, in many instances, our official letters to external parties are being signed off simply as “Authorized Signatory”

In order to bring in uniformity and address these issues, all are instructed to follow the below mentioned internal and external sign off formats/norms in memos/letters

Internal

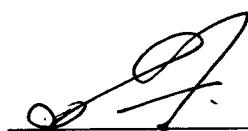
Prepared by	Recommended by	Supported by	Approved by
Name: Designation: Department :	Name: Designation: Department :	Name: Designation: Department :	Name: Designation: Department :

Actual names, designations, departments are to be placed in the internal memoranda, also ensuring that signatories mandatorily put the date of sign off as well. Additional columns or boxes may be added where necessary.

External

In all external communications please ensure that your name, designation and department is duly typed/written before signing off

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer

COUNTRY CIRCULAR NO. : 019/2076-77

Origin Ref. : CEO/001/2076-77

Date : 9th December 2019

Subject : Country Circular System Consolidation

In order to broadcast various information, instructions, etc. to all staff of the Bank, an effective mechanism is needed. In line with that, the Bank is currently issuing Country Circulars from the Corporate Office, signed by CEO or Acting/Officiating CEO, whereas various Departments are also issuing their own circulars. In order to issue all circulars through a single window so that such circulars also become a learning and information tool for everybody, it has been decided to issue all Internal Circulars in the form of Country Circulars henceforth, which shall be signed off by the CEO and designated alternate in his absence.

The Country Circulars can originate from any of the functional areas of the Bank or from the Office of the CEO directly, based upon need. The Country Circulars may or may not have supporting approval documents or memos. Various departments/functional areas including but limited to Operations, HR, Credit Risk, Financial Resources, Audit, Compliance, Business, etc. can submit the Country Circulars to be issued duly signed off in their approval chain, also inserting their own origin ref no. in the format as mentioned in this format (For eg. a circular originated from HR may have origin ref no. of HR/099/2076-77). These origin reference numbers shall be used to index the circulars for easier/segmented viewing in the intranet (Global Chautari) later. Country Circular Numbers are to be issued by the CEO's office.

For uniformity purposes, the standard body fonts for issuing the Country Circulars shall be Times New Roman, with font sizes of 11. The revised format shall be as per this Country Circular.

An email broadcast about the issuance of a Country Circular shall be sent by the CEO's office to all staff, with the Country Circular No. and Subject. The hard copy of the signed circular shall be filed by the CEO's office and the soft copy of the Country Circular shall be uploaded in Global Chautari after sign off from CEO or designated alternate.

Country Circulars are meant to be read, understood and complied by all staff. It is the basic responsibility of all staff to read and follow the Country Circulars and their related attachments, if any, to the letter and spirit. Ignorance of Country Circulars cannot be taken as an excuse.

With this consolidation, the practice of issuance of departmental circulars shall henceforth be discontinued.

Please be guided accordingly.



Parshuram Kunwar Chhetri
Chief Executive Officer
(Original Signed)



COUNTRY CIRCULAR # 42/072/73

To:	All Staffs	Date: April 22, 2016
From:	Chief Executive Officer	CC: Chief - Internal Audit,
Subject:	Email Communication	Manager, Risk Management
Ref:	Mancom/01/73	and Compliance

Proper communication is most essential for smooth functioning in the bank. For effective decision making and quality service delivery, the individuals involving in the function / process should have accurate and relevant information. In a professional work environment it is rarely necessary for any one – on- one email communication. Therefore to enhance sound governance and behavior, there should be proper communication culture; information on issues / activities of any function or unit should be known by unit head and his / her supervisor.

Hence, all staffs are instructed to follow below instructions while making communication through email.

- All internal communication should be copied to sender's Supervisor and receiver's supervisor.
- All upward email communication should be copied to reporting officer's supervisor.
- All downward email communication or to other units / external counterpart should be copied to the reporting officer.
- Emails should be copied / addressed to all the staffs involved in subject matter taking care to ensure that required persons are not missed and unnecessary persons copied. Persons previously marked on an email communication should not be removed until the subject matter of the email is completed unless it was erroneously marked to that person.

Anil Gyawali



COUNTRY CIRCULAR #18/072/073

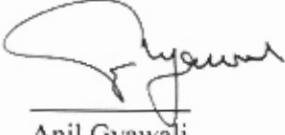
To:	BM/HSME/Head Retail/Head Corporate Credit	Date: 24-Nov-15
From:	Chief Executive Officer	CC: Management Team, Business Units, Credit Administration Department, Internal Audit
Subject:	Disclosure	
Ref #.	18/072/073	

Clause 6 of NRB Unified Directive no. 6/072 has restricted lending to directors, shareholders/promoters, employees, appointed auditor, their family members and related firm/companies. A separate disclosure document ^(attached) has been devised and circulated, herewith, to ensure compliance to the central bank's directive on corporate governance (referred above).

Obtaining proposed disclosure is expected to establish the culture of good corporate governance within the bank and minimize the risk associated with non-compliance of the same.

Borrower/Guarantors' disclosure shall be an integral part of credit application package. The disclosure, thus obtained, shall be a prerequisite of credit administration checklist for implementation of new loan and renewals.

All concerned are hereby instructed for strict compliance with immediate effect.


Anil Gyawali



COUNTRY CIRCULAR # 0002/071

To:	Head of Department	Date: December 15, 2014
From:	Chief Executive Officer	CC:
Subject:	Circulation of Circular	Management, Internal Audit, BMs
Ref. #	RMCD - 71 - 14	

In order to streamline the instruction/information being disseminated from the senior management to all the staffs, a one window system is necessary so that each and every instruction/information is properly floated to each and every staff. This will also help us to store the instruction/information in systematic manner and can be retrieved as and when required.

Thus, all the circulars and any other instruction/information that need to be disseminated to the staffs must be circulated through CEO's office. For this purpose, the concerned department needs to get the approval of the circular, instruction, information to be disseminated from the approving authority and on the basis of the particular approval, concerned department need to prepare the Country Circular. Country Circular number will be provided by Secretary to CEO, whilst the reference number must be mentioned by the concerned department.

All circulars, procedural guidelines, manuals, memos regarding delegation of authority, operational procedures etc are also to be copied to the Risk Management & Compliance Department as well as Internal Audit Department.

For strict compliance

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya
Chief Executive Officer

STRATEGY DEPARTMENT

COUNTRY CIRCULAR NO.: 055/2079-80

Origin Ref. : SD/007/2079-80

Date : 26th March, 2023

Subject : Reporting by Officiating BM during forced annual leave of Branch Managers

This refers to country circular no. 036/2078-79 issued on 12th December, 2021 regarding assignment of Officiating Branch manager where Branch Managers are on Forced Annual Leave.

As per the respective circular, the officiating Branch Managers assigned are required to oversee the overall functioning of the Branch Office as well as to inspect and ensure that the Branch has been operating as per the Bank's Internal Policies and Guidelines and as per other Regulatory requirements.

The officiating Branch Managers are now required to submit a summary report on overall observations about the branch during his/her temporary assignment at the branch as per attached template. The completed template to be submitted to respective Province Head with a copy to Provincial Office Coordinator.

All the concerned are instructed to strictly comply for its implementation with immediate effect.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 037/2079-80

Origin Ref. : SD/005/2079-80

Date : January 03, 2023

Subject : Revision of Anti-Harassment Policy, Code of Conduct and Whistle Blowing Policy

The following three policies related to Human Resource Management has been revised and approved by the 415th board meeting held on 27th December, 2022:

1. Anti-Harassment Policy
2. Code of Conduct
3. Whistle Blowing Policy

The revised polices shall come into immediate effect and request all staffs for strict compliance of the revised polices.

The documents have been uploaded in ***Global Naulo Chautari*** under the folder ***Policies and Manuals – Human Resource*** for your reference.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 020/2079-80

Origin Ref. : SD/004/2079-80

Date : September 5, 2022

Subject : Process Note of SWIFT Operations Unit

The “**Process Note of SWIFT Operations Unit**” has been approved for the clear guidelines of operating procedure of the SWIFT related transactions. The functions and procedures of the SWIFT Operations Unit and required roles and responsibilities of other concerned departments has been incorporated in this process note for your guidance.

The signed document of “Process Note of SWIFT Operations Unit” has been uploaded under Central Operations of Policies and Manuals in ***Global Naulo Chautari*** and is also attached herewith for your reference and compliance of the document.

Please guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 083/2078-79

Origin Ref. : SD/014/2078-79

Date : 8th June, 2022

Subject : Anti Bribery and Corruption (ABC) Policy of the Bank

As the highest standards of integrity and ethical conduct in its business dealing, the Bank does not tolerate any bribery or corrupt practices related to its business activities from its employees, business partners, and other associated stakeholders. It is committed to transparent reporting and adopting all other reasonable measures which avoid employee's involvement in bribery or corruption.

Anti-Bribery and Corruption (ABC) policy has been prepared, approved and circulated with an objective to achieve zero tolerance in bribery and corruption which applies to all Bank's activities in all jurisdictions in which it operates. The policy shall be reviewed regularly in light of the Bank's activities and risk profile to ensure that Bank will not pay or accept bribes or facilitation payments, either directly or via third parties in any circumstances.

GIBL has a vision and core values that are incompatible with bribery and corruption. Hence, this policy applies to all staffs (which includes temporary as well as contract staff) and stakeholders or third parties involved in Bank's transactions and activities wherever they are located.

It has been uploaded in *Global Naulo Chautari* under the folder **Policies and Manuals – Human Resources** and also attached with this circular.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

COUNTRY CIRCULAR NO.: 065/2078-79

Origin Ref. : SD/011/2078-79

Date : March 14, 2022

Subject : Revised Letter of Credit Manual

Letter of Credit Manual 2019 has been revised and approved with an objective to guide operational function, procedure and control of Letter of Credit transactions. It streamlines the trade transactions for uniformity with compliance of domestic as well as international practices.

The manual has been prepared in accordance with the Bank's internal policy/circulars, NRB Directive/Forex Circular, Regulation and publications of ICC- i.e. UCPDC, URR, and ISBP etc. It has been uploaded in Global *Naulo Chautari* under the folder Policies and Manuals - Central Trade Operations and attached herewith.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 064/2078-79

Origin Ref. : SD/010/2078-79

Date : March 14, 2021

Subject : Revised Liquidity Risk Management Policy and Contingent Funding Plan

Liquidity Risk Management Policy 2020 has also been revised and approved for providing guiding principles with regard to Liquidity Risk Management and System Development.

This policy outlines the structure under which the liquidity of the Assets and Liabilities of the bank are managed and in addition to those set forth in Bank's ALCO Charter and Investment Policies. It has been uploaded in Global *Naulo Chautari* under the folder Policies and Manuals- Treasury.

Similarly, **Contingent Funding Plan 2020** has also been revised and approved to provide guiding action plans with regard to contingent funding plan of the bank for liquidity crisis management.

This plan covers minimum standards that are expected to take place in performing business activities and adopting the basic principles related to the results of liquidity stress testing. It also helps to prevent the negative impact arising from sudden liquidity crises in different stress scenarios. It has been uploaded in Global *Naulo Chautari* under the folder Policies and Manuals – Treasury.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 063/2078-79

Origin Ref. : SD/009/2078-79

Date : March 14, 2022

Subject : Launch of Loan Against Fixed Deposit (FD) through Digital Channel

In the endeavor toward digitization for achieving Lakshya 2025, the Bank has been moving forward in the digitized banking system. The Bank has launched "**Loan against FD through Digital Channel (LAFDD)**". LAFDD is a digital loan product offered by the Bank to provide existing Fixed Deposit account holder provided against the lien on FD amount. The bank may extend such loan through Mobile Banking! Online Banking instantly at any time. This loan may be provided in form of demand loan within the maturity period of FD deal. This product shall help the customer to experience the instant loan disbursement service available at their fingertips without any documentation.

Features

- a. Limit: up to 90% of earmarked FD amount or maximum of NPR 1 million, whichever is lower
- b. Facility type: Demand Loan
- c. Instant loan disbursement and no physical documentation required
- d. No manual intervention
- e. Prepayment of loan shall also be allowed on request of client through digital channel itself.

Tenure of Loan

The tenure of this loan shall be one-day prior the maturity date of respective FD.

Fees and Charges

- a. Interest Rate: Base rate or Coupon rate plus 2% or monthly published 1 year normal FD rate, whichever is higher
- b. Interest Payment Modality: Quarterly basis and/or on maturity

Eligibility

Individual NPR FD holders (excluding minor and existing earmarked Fixed Deposits) who haven't yet utilized the loan facility against their Fixed Deposit Account.

Security

Lien on total coupon amount of FD irrespective of the loan request amount.

Other General Guidelines

- a. Customers shall apply loan against FD through mobile banking application (Global Smart Plus App) or Global Smart Web (<https://globalonline.gibl.com.np>) of the Bank.
- b. The loan amount shall be determined by the client subject to a maximum of 90% of amount or maximum of NPR 1 million, whichever is lower.
- c. Interest rate shall be automatically displayed which is base rate or coupon rate plus 2% or monthly published 1 year normal FD rate, whichever is higher and shall be adjusted upon change in base rate time to time.

- d. Loan account shall be created in the same client ID to book the requested/eligible loan amount as demand loan after lien of required FD value with scheme code **LAFDD in CBS**.
- e. The loan shall be disbursed to only operative (saving) account of the client.
- f. Online LAFD will be allowed for only one time as per the eligible amount against particular Fixed Deposit account. The customer shall not be allowed to avail LAFD against same FD account for the next time. However, customer could utilize the limit from the branch itself in the latter case.
- g. Interest of loan shall be demanded quarterly or on maturity date and shall be debited from operative account.
- h. Loan prepayment option has also been given to the client by transferring fund to the loan account.

LAFD portal in Global Smart Plus application will be made live to all our customers from 15th March 2022.

The process note for LAFD has been uploaded in '*Policies and Manuals - Credit*' folder of **Global Naulo Chautari** and it has been attached herewith.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 047/2078-79

Original Ref. : 047/2078-79

Date : January 17, 2022

Subject : Formation and Working Modality of Performance Review Cell

We all are aware that the Bank today is among the largest in the industry in terms of business size, operation, customer base, service outlets/networks to name the few parameters. It has been felt necessary to establish a PERFORMANCE REVIEW CELL at Central Level so as to regularly appraise the performance of head office departments/province offices/branches and timely addressing any issues for attaining laid down strategies/budgetary targets.

As of now, Finance Department is monitoring the branch and province wise performance as well as presentation to the Board is being done in terms of budgetary numbers/ major strategic actions of entire departments/branches. I believe establishment of a separate Performance Review Cell shall strengthen the monitoring mechanism of departments/branches/province office in terms of laid down goals and targets. Not limited to it, the Cell shall work in close coordination with departments/province offices/branches for betterment of services and timely addressing the issues.

The detailed working modalities of Performance Review Cell is as per attached. In order to assess financial information/issues of respective branches/province offices we have already launched Performance Review System, a digital platform that will ease in ascertaining data of a branch/province in more analytical form.

In nutshell, formation of "Performance Review Cell" shall strengthen the mechanism of performance monitoring/issues addressing of branches/province offices/departments on more systematic manner, which ultimately ensures achievement of our targeted goals including customer service excellence.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 042/2078-79

Origin Ref. : SD/006/2078-79

Date : January 16, 2022

Subject : Launch of Performance Review System

In line with the Lakshya 2025, the Bank has been moving forward in the digitized banking system. Digital Banking Department has many projects in pipeline for the digitized products and services including digital process flow of various tasks related to different departments. Recently, Digital Banking Department has developed a new system for branch performance review where different parameters of branch performance can be viewed and monitored.

The main objective of launching this system is to review and monitor the different aspects/performance indicators of branches from the single platform by concerned staff at branches and HO. The parameters of branch performance review template are not exhaustive, the parameters shall be added/ amended upon recommendation of departments in future to have one window view of branch performance on daily basis.

This digital platform shall be fully utilized to review, monitor and evaluate the branch performance upon its enrichment on the basis of requirement. A separate process note for the branch performance review, monitoring, evaluation and their grading with parameters shall be developed and circulated. The regular performance reviewing and monitoring from HO shall be done by a separate wing namely, 'Performance Review Cell'. This Cell shall regularly monitor the branches' monthly/ quarterly performance and report to the management. However, the general practice of monitoring and evaluation of branch performance shall be corresponding with the digital system until its full-fledged enrichment.

The developed report shall be upgraded and used for 3 different aspects of monitoring as:

1. Daily Monitoring of branches and Bank performance
2. Branch performance evaluation and rating on quarterly basis and
3. Implementation and monitoring of performance in line with 5 years strategic document, Lakshya 2025.

The report includes major financial indicators and other prioritized parameters in both tabulated and graphical presentation:

- Lending (Corporate, IPF, Mid-corporate, SME, Retail, Deprived Sector, Others)
- Deposit (Saving, Current, Term, Call, Margin)
- Revenue (Total operating income with Net interest income, Card income, Forex income, Guarantee commission/ fee, Loan processing/ management fee, Other fees and commission, Remittance income, and total net interest income)
- Profitability (Operating profit)
- Non-funded business (BG business and LC business)
- Transaction banking business (Saving a/c, Current a/c, Mobile banking, Internet banking, Debit card, and Credit card)
- Operational efficiency (Digital Vs Physical)
- Ekagaj/ DMS upload status
- Dormant accounts and their activation

The presentation of these important parameters incorporates the following figures:

- The total budget with its actual achievement and monthly budget growth with its actual monthly growth for all financial parameters in the system.
- The number of sales budget with its achievement, monthly budget growth with its achievement, and daily sales for transaction banking business.

- Use of different digital and physical channels of transactions has been tracked with monthly and daily number of transactions.
- The total number of uploaded and not uploaded documents in Ekagaj/DMS.
- The total number of dormant accounts and dormant activated accounts.

The overall performance has also been presented in graphical figures on weekly basis. Basically, following parameters are presented in the graphs and pie chart to show the trend of movement:

- Weekly lending movement
- Weekly deposit movement
- Weekly revenue movement
- Weekly profitability movement
- Proportion of physical versus digital transactions on monthly basis
- Number of documents uploaded in Ekagaj/DMS on weekly basis

Performance review system shall be useful to all BMs, Province Heads, Department Heads, and Management to review the branch/province/Bank performance as and when required.

Hence, it is the responsibility of all branches and HO staffs to view and verify the data of your respective branch or department shown in the system for its correctness. You can directly contact and inform to concerned department (Finance & Planning/ Transaction Banking) at HO or Digital Banking Department for any confusion, correction or improvement if required. It is believed that this system will be supportive to all of us to find the actual business growth with trend of individual branches, provinces, and Bank in a single platform.

A separate icon named “**Performance Review System**” has been placed in ***Global Naulo Chautari*** to open this system where user name is staff ID and password is desktop login password.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 139/2077-78

Origin Ref. : SD/026/2077-78

Date : 30th June, 2021

Subject : Change in the approval modality of Bank Guarantee Claim

Existing approval modality of booking the Force Loan against the claim on Bank Guarantee (BG) in line with Country Circular No.: 156/076/77 as amendment in “Operations Manual on Bank Guarantee, 2019” has been revised and amended as below.

CTO department shall be sending the received Bank Guarantee Claims to concerned Business units/BMs for the notification and initiation for the claim settlement process by Business/Branches. Central Trade Operations department shall only be intimating the concerned CBOs, Segment Heads and BMs on ageing days of such claims (First on claim arrival, second on 5th working day and last reminder on 7th working day).

Business units/Branches to remain contact with the borrower and take necessary steps for handling the Bank Guarantee claim within the prescribed time period as per NRB directives. Instead of existing practice of approving the Force Loan by Manager –Trade Operations; concerned CBOs to provide the related approval of the same to Manager- Trade Operations within the time period as per NRB Directives.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 138/2077-78

Origin Ref. : SD/025/2077-78

Date : 28th June, 2021

Subject : Implementation of NTA Calculation & Insurance Module in CWS

The NTA Calculation and Insurance module in CWS has been introduced with an objective to have a single platform to maintain the NTA and Insurance records of the credit clients. The module shall be useful in tracking the expiry of the NTA / insurance details and notify the customers as well as RMs to provide the NTA details and insurance policies on time. This module shall help to input the NTA and Insurance details and generate reports to review / approve of the credit facilities regarding the sales, NTA position and insurance details in each loan exposure.

Working capital financing has to be provided based on the NTA position of the firm. So, in order to calculate the eligible drawdown limit, NTA details of the client shall be updated on the periodic basis with the regular business inspection to have a close eye on the business transaction of the clients vis-à-vis sales performance.

Insurance is another aspect to mitigate risk in the banking where insurance of stock, building, plant and machineries, vehicles, etc. ensure the security of the loans if any adverse situation arises to the business due to unavoidable circumstances.

CAD shall monitor the submission of NTA reports and renewal of insurance policies on timely manner where separate interface has been developed within the CWS. RMs shall enter the NTA position and insurance directly through CWS. Moreover, monthly sales report of MCO, COR and IPP clients are to be fed in the system by RMs every month after obtaining such report from the clients. After the implementation of this module, the current practice of updating the records in CBS to be discontinued.

With this, RMs shall enter the details of NTA and insurance policies and shall be verified by BM in CWS. Furthermore, auto notification for the clients for submission of NTA reports and insurance policies prior to 7 days and 15 days of the expiry date respectively shall be carried out. NTA reports / Business inspection reports and Credit advice and main policy copy (single page) in case of insurance to be uploaded as well.

The details of the procedures, user manuals have been uploaded in **Global Naulo Chautari** and is also attached herewith.

Please guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 125/2077-78

Origin Ref. : SD/019/2077-78

Date : 26th April 2021

Subject : Credit Card Product Paper and Guidelines

The **Credit Card Product Paper and Guidelines** has been revised and approved to provide clear guidelines regarding credit card facility offered by the Bank whose original version is attached herewith & also uploaded in **Global Naulo Chautari** under the folder **Policies and Manuals – Card**. This document replaced the existing PPG of credit card, EBEP facility and credit card recovery process.

In our endeavour to contribute towards cashless economy, this document shall play an important role in increasing the credit card business by presenting comprehensive framework of Bank's credit card product parameters, and our marketing and sales strategy for tapping the target market segment along with the Credit Card policy and procedural guidelines, related regulatory provisions, and recovery procedures.

The use of credit card is ever-growing because credit cards are more convenient and secure compared to carrying physical cash.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 123/2077-78

Origin Ref. : SD/020/2077-78

Date : 23rd April 2021

Subject : Product Paper and Guidelines of Debit Card

The **Product Paper of Global Bank Debit Card (November 2008)** has been revised as **Product Paper and Guidelines of Debit Card (February 2021)** and approved to provide the clear guidelines regarding the Debit card facility which has been uploaded in Global Naulo Chautari under the folder **Policies and Manuals – Card**.

In our endeavour to contribute towards the digitization of the Bank, Debit card shall play an important role in increasing the digital transaction. The use of Debit Card is ever growing as it eliminates the need of carrying cash or physical cheque to make payment. Moreover, it can be used to purchase products/ services over POS terminals, e-commerce websites and withdraw cash at ATM 24*7.

It is requested to all the staffs to push the sales of Debit Card product while onboarding new customer and to the existing customer in order to increase digital transaction.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO. : 079/2077-78

Original Ref. : SD- 09/ 077/ 78

Date : December 2, 2020

Subject : Process Note of Loan Pipeline Management in Credit Workflow System (CWS)

The **Process Note of Loan Pipeline Management System- 2020** has been developed and approved to support and streamline the Pipeline Management System in the CWS of the Bank which has been uploaded in **Global Naulo Chautari** under the folder **Policies and Manuals – Credit**.

Loan Pipeline Management System is an important tool to track our marketing efforts that drives us for the follow-up for solicited deals/clients and gives us better results in achieving assigned lending targets. Further, Loan Pipeline Management provides us a sense of direction and helps us to forecast our loan portfolio and generate accurate segment-wise loan MIS report for decision making. However, it has been realized that Loan Pipeline Management system has not been appropriately used by end-users. Hence, it is mandatory to have a uniform practice and correct use of Loan Pipeline Management system in CWS. To streamline its proper use, following points are to be noted:

- Every new loan or enhancement to existing customers (funded as well as non-funded) to be recorded/ processed through Loan Pipeline Management of CWS.
- Proposal with plain renewal at existing level shall be processed through the separate module of CWS which doesn't have any reflection in loan pipeline management for reporting purpose.
- In case of facility enhancement, only enhancement amount (funded/ non-funded) to be recorded in Loan Pipeline Management system.
- The pipeline management system is equipped with sending email notification to the loan originating unit for stale non-materialized loan before 7 days of expected deal materialization date.
- For proper segment wise loan classification, sectors and sub-sectors code as per NRB Supervisory Information System (SIS) reporting has been inbuilt in loan pipeline management system.
- CWS is designed in such a way that Turn-Around Time (TAT) of every department (Approving chain, CAD and LDU) involved in credit approval to loan disbursement can be tracked down to streamline the bottleneck in process flow.
- Once the approved loan (new/ enhancement) is disbursed from the LDU, recorded data of disbursed loan will be automatically removed from loan pipeline management system of CWS.
- CBOs/ Segment Head/ Head of Province should monitor the Credit Pipeline on daily basis and prepare the follow-up mechanism for speedy materialization of recorded deal in coordination with RM/BM.

It is requested to record all marketing effort/ loan files on hand in Pipeline Management System henceforth. Contact Digital Banking where you need to create new workflow user ID in CWS. Attached is the process note for creating and processing Loan Pipeline records for your understanding and effective implementation.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



सर्वेका लागि बैंक

COUNTRY CIRCULAR NO. : 070/2077-78

Origin Ref. : SD-007/2077/78

Date : 18th November, 2020

Subject : Amendment in Documentary Collection Operations Manual 2019

The following amendment in Documentary Collection Operations Manual 2019 has been approved with regard to provision in Import under Documentary Collection procedures to be followed by the branches and Trade Operations Department:

Existing Provision	Amended Provision
<p><u>Section B</u></p> <p><u>2 Procedures</u></p> <p><u>2.2 Import under Documentary Collection</u></p> <p><u>Clause no. 2.2.1 (n)</u></p> <p>Settlement/acceptance through copy documents not allowed for DAA/DAP Documents</p>	<p><u>Section B</u></p> <p><u>2 Procedures</u></p> <p><u>2.2 Import under Documentary Collection</u></p> <p><u>Clause no. 2.2.1 (n)</u></p> <p>Settlement/acceptance through copy documents not allowed for DAA/DAP Documents.</p> <p>In exceptional conditions like pandemic and similar situations due to which the arrival of documents are delayed or hampered, settlement/acceptance through copy documents for DAA/DAP shall be allowed with prior approval from Senior Deputy Chief Executive Officer or above authority in case of perishable goods, fragile items, medical equipment and its accessories and other items alike.</p> <p>However, payment shall be made to beneficiary/presenting bank only upon receipt of original documents in GIBL's counter.</p>

All other process requirements shall be as defined in Documentary Collection Operations Manual 2019 of the bank.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 068/2077-78

Original Ref. : SD/008/2077-78

Date : 12th November 2020

Subject : Guidelines on Business Continuity Plan

The **Guidelines on Business Continuity Plan** have been revised in line with the Bank's existing Guideline on Continuity of Business Plan 2019. Revised **Guidelines on Business Continuity Plan 2020** has been uploaded in **Global Naulo Chautari** under the folder **Policies and Manuals – Strategy** for implementation, which shall replace the existing Guidelines on Continuity of Business Plan 2019 with immediate effect.

Guidelines on BCP aims at providing comprehensive guidelines under a focused approach with a view to provide adequate information with a wide range of response under disruptive environment to protect staff, assets of the bank and the interest of the customer. The purpose of this document is to ensure overall business function, information system uptime, data integrity and availability, and smooth business continuity.

This document delineates Bank's policies and procedures for disaster recovery and business continuity, as well as process-level plans for recovering critical technological and operational platforms and the telecommunications infrastructure. In the event of an actual emergency situation, modifications to this document may be made to ensure physical safety of GIBL's people, systems, and data.

Based on Guidelines on Business Continuity Plan, branches/departments are required to prepare their BCP in the prescribed format of annexure for its effective implementation.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer

RECOVERY DEPARTMENT

COUNTRY CIRCULAR NO.: 046/2079-80

Origin Ref. : Recovery/107/2079-80

Date : January 25, 2023

Subject : Authority Delegation to Mr. Dhojae Saud, Senior Manager

Effective recovery of overdue accounts is must to maintain quality of risk assets portfolio. In order to maintain smooth and effective loan recovery of overdue accounts and to reduce turnaround time, Considering the provision made in ‘Loan Recovery Procedure of GIBL 2076’ Section 3, point no. 10 (Chha), 11 (Ka), Section 8, point no. 54 & 73 & Section 10, Point no. 99, following authorities has been delegated to Mr. Dhojae Saud, Senior Manager, with immediate effect.

1. Approve to publish 35 days facility call back notice on national level daily newspaper.
2. Approve to publish auction notice of FAC/NBA on national level daily newspaper.
3. Approve to list and delist borrower and guarantors from blacklist.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO.: 085/2078-79

Origin Ref. : Recovery/185/2078-79

Date : 15th June, 2022

Subject : Amendment in 'Loan Recovery Procedure of GIBL 2076'

In order to bring more clarity, clause 3, 11(Ka), 52 (Gha), 53, 67, 73 are amended and annexure 14.3 has been added in the Loan Recovery Procedure 2076 by the board from its 403rd meeting held on 03/06/2022 pursuant to the provision of the clause 138 of the same Procedure.

Amended /added part is attached herewith for your reference.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

Ratna Raj Bajracharya
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Ratna Raj Bajracharya".

COUNTRY CIRCULAR NO. : 137/2076-77

Origin Ref : Recovery/25/2076-77

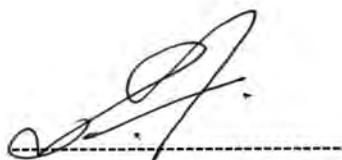
Date : 11th May 2020

Subject : **Loan Recovery Procedure of GIBL 2076**

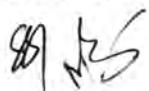
In order to maintain smooth and effective loan recovery procedure of the bank in line with NRB Directives, prevailing Laws and Bylaws, **Loan Recovery Procedure of GIBL 2076** has been approved by the 345th BOD Meeting dated 12th Baisakh 2077 and same has been uploaded in *Global Naulo Chautari* under the folder *Polices & Manuals – Recovery*. The **Loan Recovery Procedure of GIBL 2076** will come to effect from Jesta 01 2077.

The core purpose of this policy is to maintain uniform and effective loan recovery processes to minimize further legal hassles and to comply all legal provisions during the process of recovery of overdue loan accounts.

Please be guided accordingly for compliance.



Parshuram Kunwar Chhetri
Chief Executive Officer



LEGAL DEPARTMENT



COUNTRY CIRCULAR # 0006/071

To:	All Staffs	Date: December 31, 2014
From:	Chief Executive Officer	CC:Management, Internal Audit, Risk Management & Compliance
Subject:	1. Change in registered office 2. Increment in Bank's capital	
Ref. # 01	Legal /Share Department	

Bank's 8th AGM had decided to change its registered office from Narayani Zone, Parsa District, Birgunj Sub-metropolitan City, Ward no.13 to Kathmandu District, Kathmandu Metropolitan City, Ward no.3 and the same has been incorporated in the Memorandum of Association (MOA) and Article of Association of (AOA) of the Bank. Henceforth, the Bank's registered office, head-office remain in Kathmandu itself.

Following the decision of AGM to provide 4% Cash Dividend and 21% Bonus Share to the shareholder for FY 2070/071 BS, the Bank has increased its Authorized Capital from NPR five billion to NPR ten billion and Issued Capital and Paid-up Capital from NPR 4.14 billion to NPR 5.01 billion. These changes have been incorporated in the MOA and AOA of the Bank.

Further, all our security /legal and other documents must be changed according to the above amendments including update in the website of the Bank.

Ratna Raj Bajracharya
Chief Executive Officer

REMITTANCE DEPARTMENT



COUNTRY CIRCULAR NO.: 078/2079-80

Origin Ref. : RD/062/2079-80

Date : July 6, 2023

Subject : Launch of "*Global Baideshik Rojgar Tewa Karja*"

The loan product has been introduced with collaboration of the project initiated/supported by UK-AID/SEEP Nepal. Migrant workers who are opening an account in Nepal and going abroad for employment purpose are eligible availing the loan facility. In order to make financial services accessible to these migrants.

"*Baideshik Rojgar Tewa Karja*" has been developed to facilitate pre migrant workers. Being one of the highest remittance receiving bank, it will be an opportunity to offer pre migration loans to migrant workers to support their pre departure financial requirement. With this facility the bank shall be able to direct the customer to use formal remittance channel while sending money from overseas.

IME Pay shall support to provide loan application system to customers for on boarding and disbursement of Loan. Customers will avail the loan facility under "DIGI LOAN" option of IME Pay.

Please find the attached product details.

Please be guided accordingly.

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR #16/076/77

To	All staff	15 th November, 2019
From	Acting Chief Executive Officer	
Subject	Opening GBLJB accounts for migrant workers in association with Orientation agencies.	

The bank has initiated a campaign to generate financial awareness among the prospective migrant workers and have entered into an exclusive agreement with the 'Federation of Nepal Foreign Employment Orientation Agency (FEONA)'. Orientation is a mandatory requirement for migrant workers prior to processing for their labour clearances. It is thus a good platform to launch such an awareness program. We will be working with FEONA for various financial awareness initiatives in the days to come.

Under this initiative, we will be **opening accounts for migrant workers** via the platform provided by the Orientation Companies, as an account number is also a requirement for migrant workers to apply for their labour permits.

This will be an excellent avenue for the branches to increase their account base and enhance their core deposit in the days to come. Large volume of accounts from this arrangement is expected.

We will be circulating a **mapping of each branch to the respective orientation center** that they will need to service. Each orientation company will be provided a range of account numbers for tracking purposes.

The role of each branch will be as follows:

1. Establish regular contact with the orientation companies under their jurisdiction as per the mapping
2. For initial contact, visit the orientation company with a representative of the "Federation of Nepal Foreign Employment Orientation Agency". Contact details in support section below.
3. Provide account opening forms to the orientation companies marked with pre-assigned account numbers
4. Pick-up completed account opening documents the **same day as per request** from the orientation company
5. Open prospective migrant worker accounts under Janabhum Bachat Scheme with tags in "account location code" that identifies each orientation company. This tag code will be provided with the mapping of each branch to orientation Company.
6. Primary account opening ID document can be passport, citizenship or valid voter's ID. Visa copy not required.

A handwritten signature in black ink, appearing to read "K. S. K. S." or a similar variation, is placed here.

A small, dark, abstract mark or logo, possibly a stylized letter 'X', is located in the bottom left corner.

7. Free Cheque Book and zero balance facility to be provided.
8. Cheque book to be delivered to the account holders the **next day by 11 30 am.**
9. Debit cards to be picked up by the customer from branches at their convenience. We can issue instant debit cards at the request of customer in case of urgency.
10. If forms are filled in the absence of bank staff, thumb prints and specimen signature to be kept blank, until such can be taken in the presence of bank staff or at the branch.
11. In-case the thumbprints and specimen signature are already filled out, such needs to be verified by our staff/branch before the account is given full access by counter signature/thumbprints of the customer in the branch staff's presence.
12. Accounts to be opened under debit freeze status in case of incomplete documents or non-verification of signature.
13. A separate option will be provided in DMS for accounts with pending KYC
14. **Branches are encouraged to effort for full verification of accounts before the worker departs for overseas.**
15. Branches can obtain official list of orientation attendees to cross verify migrant worker status.

Further points to be noted under account opening compliance:

1. Accounts to be opened under debit freeze status with Freeze reason code KYCPN (i.e., KYC pending) until full KYC verification by the branch.
2. Sanction screening of the customer in Trust AML software shall be carried out by the branch.
3. In case the customer is identified in sanctioned list, the transaction/relationship with such customer shall be terminated and shall be immediately reported to AML/CFT Compliance Unit
4. KYC data shall be populated in trust AML software and KYC details shall be updated in CBS before unfreezing the account; Centralized account opening Unit shall carry out the task for branches where account opening has already been centralized.

NPR 500k loan to Orientation Companies/Promoter

1. Under this arrangement we will be providing NPR 500k loan to either the orientation company or its Director/Owner
2. Loan will be at base rate + 2.1%, LPF will be 1%
3. Maximum 5 year EMI basis
4. No FAC requirement
5. Recommendation/guarantee letter from FEONA on their letter head is mandatory
6. Loan can be forwarded in Professional Loan Scheme (if eligible) or Global Small Business Loan Scheme, based on whether it is a personal or company loan
7. Files to be forwarded to credit unit as per usual process
8. Credit unit to expedite processing of loans
9. Concern branch to monitor utilization of fund.

The following are the **support contacts**:

1. Janabhumi Account Opening with Pre-Assigned Accounts.
Raju Maharjan (IT) or Shristi Dhital (Remittance)
2. Loan Support
Narahari Silwal (Credit)
3. General Queries
Manisha Shrestha (Remittance) or Sagar Singh (Marketing)
4. Federation of Nepal Foreign Employment Orientation Agency (FEONA)
Mr. Rajaram Gautam, President FEONA phone no 9851061005

We expect this to be a continuous long term routine of account openings, hence branches must work this into their daily routines to make it a part of daily business.

You must strictly abide by the timeline standards with respect to account opening and delivery of cheque books.

Any service delivery issues will be reported to us by FEONA, and such will be regarded as a serious lapse on the branch's part.

All units and branches to mandatorily comply with this circular.



Mahesh Sharma Dhakal
Acting Chief Executive Officer

TRADE PROMOTION & MARKETING UNIT



COUNTRY CIRCULAR NO.: 005/2079-80

Origin Ref. : TMPU/001/2079-80

Date : July 28, 2022

Subject : Bank Guarantee Issuance for Custom Agent License and Exim Code

Government of Nepal, Ministry of Finance, Department of Customs has shortlisted 660 persons; selected through written examination and interview for Custom Agent License. Pursuant to the Customs Rules, the selected person need to deposit Rs. 700,000 in cash, or submit the equivalent of a bank guarantee to obtain a customs agent's license from the Customs Department. Hence in order to tap the opportunity of bank guarantee business related to Custom Agent License as well as Exim Code in the branches below facilities with terms and conditions are outlined.

Facility: Performance Bond Guarantee for Custom Agent License and Exim Code

1. **Guarantee amount:** NPR 300,000/- (Exim Code) and NPR 700,000/- (Custom Agent License)
2. **Cash Margin or FD:** At least 20% of PBG Value
3. **Security Documents:** As per bank's CPG
4. **Commission:** 0.25% PQ (Minimum)
5. **CICL Charge:** As on actual basis
6. **Tenure:** 1 year to 5 Years with (yearly renewals)

Terms and Conditions

1. As per the convenience of the clients, the PBG shall be issued and booked in all the branches across the nation.
2. PBG to be issued within 2 days after receipt of complete set of documents required to the bank.
3. As per preliminary information, applicants could be individual/legal entity hence in case if FD is to be opened it shall be opened in the name of applicant/immediate family members/proprietor/director of the applicant.
4. Auto renewal of FD till the maturity of respective guarantee from FD holder to be obtained.
5. Guarantee commission can be further negotiated not below than above proposition but within published tariff.
6. Approval process shall be as per the existing approval chain of the bank.

Any deviation on above scheme to be approved by DCEO through respective business line.

Please be guided accordingly.

(Original Signed)

Mahesh Sharma Dhakal

Senior Deputy Chief Executive Officer

Enclosure: List of 660 shortlisted people for custom agent license.



COUNTRY CIRCULAR NO. : 011/2078-79

Origin Ref.: TPMU /001 /2078-79

Date : 11-August-2021

Subject : Approving Authority to BM for processing educational TT/DD

There was a possible outward remittance on educational purpose of almost NPR 50 billion in the last fiscal year where 50,000 plus students sought permission to go abroad. Statistical average of the data from the last eight years indicates that an average of 200 Nepali students leave the country per day for further studies in as many as 69 countries.

Telegraphic Transfer (TT) and Demand Draft are the modes generally used by students for payment to educational institute. Having ample source of FCY we have a decent scope to mobilize our branch networks in selling FCY to target customers and hence increase our fee based income.

With this arrangement we target to increase our educational TT/DD volume significantly and similarly we can also cross sale our education loans and attract deposits as well.

Hence below authorities are provided to Branch Managers for increasing TT/DD services for educational purpose:

Approving Limit to Branch Manager

- Discount of up to 50% in our standard swift communication charge published in our Standard fee and Charges Schedule.
- Rebate up to 10 paisa in FCY (except INR) and for JPY: 2 paisa per JPY 10

Please be guided accordingly.


Ratna Raj Bajracharya
Chief Executive Officer

COUNTRY CIRCULAR NO.: 142/2077-78

Origin Ref. : TPMU/001/2077-78

Date : 7th July, 2021

Subject : Credit Authority Delegation to Branch Managers for the promotion of Bank Guarantee Business

In the process of building up bank's capacity to enhance bank guarantee business more efficiently and quickly, a new mechanism has been developed to enable Branch Managers with credit authority delegation. The main objective is to accelerate the response time thereby building increased satisfaction among the customers and also boost a general confidence level among our BM/RMs for bank guarantee business enhancement purpose.

This delegation of credit authority to branch managers would help facilitate them in their effort in on-boarding the contractors' business at local level and boost up the guarantee business as a whole.

This delegation of authority shall be in compliance to the **Credit Guidelines** of GIBL, and NRB Directives, wherever applicable.

General Guidelines for Credit Authority Delegation:

1. This Credit authority delegation framework is intended for the promotion of Bank Guarantee Business.
2. Credit approving authority can be delegated on the basis of credit related knowledge and expertise, satisfactory loan management track-record, etc. It cannot be claimed as matter of right only because of any specific position.
3. Credit approving authority shall be delegated to BM as a person specific. The same cannot be delegated further to any other officials of the branch. The credit authority will automatically cease upon transfer or during period of leave of BM.
4. Officiating BMs shall not exercise the authority unless approved specifically.
5. The branch manager with credit approving authority can exercise their authority only for the respective branch.
6. Credit approving authority can be exercised subject to fulfillment of detailed terms and conditions, criteria, guidelines and procedures as per GIBL's Credit Policy and Credit Guidelines, Product Paper Guidelines, and other relevant internal circulars, regulatory directives and other prevailing Laws/ Rules.
7. This credit approving authority delegation:
 - (a) Shall NOT be applicable to the staff (BMs) who have been "downgraded to lower position" under disciplinary action.
 - (b) The Credit Approving Authority shall stand automatically suspended for a period of 3 months (6 months in case of credit related issues) in the case of staff (BMs) who were issued with "warning letter" under disciplinary action.
 - (c) The Credit Approving Authority shall stand automatically suspended for a period of 12 months (24 months in case of credit related issues) in the case of staff (BMs) who were subjected to "Other Disciplinary Action".

Credit Approving Authority:

Credit approving authority for Branch Managers has been categorized under three categories based upon the positions of the BMs, as per the CG. Similarly, the credit authority has also been aligned as per the limits prescribed under the CG, as follows

S. No.	Position/level of Branch Managers	Approval Authority Delegation		
		Non-Funded Guarantee Facility only	Funded Maximum Working Capital	Combined Approval Authority
1	Jr. Officer/Officer/Sr. Officer	5.0	0.50	5.0
2	Asst. Manager/Deputy Manager/Manager	20.0	2.0	20.0
3	Sr. Manager and above	30.0	3.0	30.0

Restrictive Covenants:

1. The Credit approving authority as above shall be relating to a customer or the group, as may be applicable
2. Approval of ONLY funded limit, without non-funded facility, is not allowed. Which means, this delegation of authority is specifically intended for facilitating contractor's guarantee business.
3. Funded facilities shall be maintained in appropriate proportion of non-funded facility to support the contracted jobs in hand. Excessive funded facility by maintaining nominal non-funded facility shall be avoided. As a general guidance, the ratio of 1:10 funded facility to non-funded facility may be considered ideal. In other words, FUNDED facility as working capital loan shall be not more than 10% of total approved limit.
4. Request for disproportionate funded facility shall be approved only by the CBO.
5. Supply Credit Guarantee limit shall be restricted up to 10% of total approved limit.
6. If negative net worth is observed, funded facility will not be allowed.
7. Generally, third party (except JV) counter guarantee is not allowed against FAC coverage.
8. Approval of only Bid Bond Guarantee or Line of Credit limit not allowed. Credit proposal to be for the approval of Line of Commitment/BBG/PBG/APG limits.
9. Guarantee request for Court, Custom (other than Exim Code), tax authorities no to be allowed.
10. BMs shall escalate the proposal beyond their authority level to the segment manager to Corporate Credit Department.
11. In case of any request with 100% cash collateral (In case of Fixed Deposit owned by in the name of borrowing unit or family members of promoter /Cash Margin as collateral), branch manager can approve such requests even if above covenants are not met.
12. The credit exposure including group, if any, must be under "performing" classification, satisfactory transactions without any overdue and satisfactory CIC report, etc.

Security Coverage

- (a) All security coverage shall be applicable as per Credit Guidelines.
- (b) Following additional covenants in respect of security coverage shall apply:
- (c) BBG request for bidding River Bed Materials (Royalty) at Local Government shall be allowed only with FAC coverage of 120% in FMV.

- (d) Firm's turnover/work in hand to be at least Rs.5 Million else request could be considered against 100% cash collateral only.
- (e) Commercial vehicle HP loan shall be restricted to 70% of purchased price, and covered with 50% FAC.
- (f) Proposed FAC should belong to the promoters and/or immediate family members of the promoters.
- (g) Funding for purchase of second hand vehicles is prohibited.

Pricing

- (a) Guarantee pricing shall be applicable as per Standard Fees and Charges of the bank.
- (b) Interest rate on funded limit to be minimum of base rate+4%.

Other Relevant Covenants

1. To begin with, this Credit Approving Authority delegation limit is applicable to all existing Branch Managers as per the credit approving authority matrix mentioned above.
2. Credit Approving Authority can approve credit proposal upon fulfillment of the criteria set in Clause 5, C of Credit Risk Assessment Process & Working Modality (Country Circular no. - 62/2077-78) – relating to covenants to be fulfilled for direct approval processing.

However, below points are to be considered:

- i. Point no.1 of Credit Risk Assessment Process & Working Modality is applicable for funded facility only.
 - ii. Point no.6 of Credit Risk Assessment Process & Working Modality to be excluded.
 - iii. Point no.12 of Credit Risk Assessment Process & Working Modality to be excluded.
3. At least dual signature required in Credit Proposal such as Proposal to be recommended/proposed by RM/ARM and approved by BM within their authority.
 4. Firm should be registered for more than one-year period.
 5. Client's request for Bank Guarantee for Joint Venture Company should mandatorily consist Power of Attorney in favor of the client otherwise such request could be considered against 100% cash collateral only.

Renewal:

1. Credit Approving Authority can approve the renewal of the credit lines initially sanctioned within their authority without altering the original terms and conditions. Other provisions as per Credit Guidelines point no. 5.13.3 to be complied.

Monthly Reporting:

1. Monthly report must be submitted by all the Credit Approving Authority to respective Segment Head/CBO and IRD as per **Annexure 1**.

Please be guided accordingly.

(Original Signed)

Ratna Raj Bajracharya
Chief Executive Officer



COUNTRY CIRCULAR NO. : 133/2077-78

Origin Ref.: CTO-004/2077-78

Date : 6th June 2021

Subject : Implementation guideline /process note on “Identification, Selection and Soliciting Guarantee Business & the Control Mechanism”

As we are set to increase exposure on contractor's bank guarantee business, it is also necessary for a concrete strategy/way forward mechanism, monitoring, inspection, check and balance of the segment. For the purpose, we propose below listed methodology for identifying prospective contractor's and control mechanism for the business.

Part-I

Guidelines to Identify Prospective Contractors:

- Acquire prospective contractor's list from below sources (sources are not limited):
 - i. Local Federation of Contractor's Association of Nepal (FCAN) office.
 - ii. Local Government offices like Development Agencies, Municipalities, Division Road Offices, Irrigation Offices, Drinking water Projects, and Embankment Projects etc. to search actively involved Contractors.
 - iii. Liaise with local development authorities.
 - iv. Reference from existing local contractors.
- Shortlist and create a pool of active contractors from such list. As such list could include out of business contractors as well.
- Obtain turnover/sales of such contractor's companies. It is recommended to obtain turnover record of at least last three years to get a better view of the company's status.
- Analyze their past track record of at least 2-5 years in performing awarded contracts. We should prefer contractor with positive history of performance. Names of black listed customer is available in **Public Procurement Monitoring Office (PPMO)** website.

- Find out information with whom they are undergoing Joint Venture projects. A joint ventures with reputed contractors is an indication that the contractor is a viable party.
- Review the conduct of their account with other peer banks. This could also be used as an early step to shortlist the contractor's list.
- Avoid parties who frequently ask/request for revolving funded facilities. Contractors are funded by their employer, mostly Government. Hence contractors normally do not require funded facilities for project works. However, there might be few exceptional cases which can be reviewed on case to case basis.
- Avoid parties who frequently asks/requests for Hire Purchase facility for rental purpose only.
- After analyzing the contractor's background and gathering relevant information, we finally get on board our accepted contractor following the approval process of the bank.
- Once the client is on boarded focus on the utmost service and delivery. Besides commission, FAC coverage and margins, we should also focus on effective and prompt services to the contractors at all times.

Part-II

Business Creation

- i. Public Procurement Monitoring Office (PPMPO) website (<https://bolpatra.gov.np/egp/>)
- ii. Tender Notice website (www.tendernotice.com.np).
- iii. Refer to Newspapers notices (viz. *Gorakhpatra*, *Kantipur Nagarik*, *Naya Patrika* and major daily Newspapers).
- iv. Highly focused on Bid Bond issuance (At least 3 times rotation in a year).



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Part –III

Steps to Implement Control Mechanism:

- Regular site visits (on-site and off-site) to be undertaken by branches and/ or head office depending upon the size of the projects. Such parameters will be as decided by the competent authority of the bank from time to time.
- Regular monitoring of projects by branches and head office.
- Detailed list of work in hand including name of applicant/JV, beneficiary, nature of work, value of contract, volume completed in percentage, and remaining value of contract to be obtained and updated regularly. A defined time line will be as decided by competent authority of the bank from time to time.
- River Bed Guarantees i.e. related with direct extraction of alluvial materials such as sand, gravel, etc. from river channels/river beds/river banks/floodplains involve higher degree of risks and may result to claims. Hence, River-Bed BBGs and SCGs are to be dealt carefully.
- Preference to be given to first party Bank Guarantee rather than third party counter guarantees (in case of local contractors).
- Focus on FAC based bank guarantee facility as guided by bank's policy.
- Detail sensitivity analysis to be done while issuing bank guarantee such as SCG, case-to-case BG, and open ended BG to avoid risk.

Please be guided accordingly.



Ratna Raj Bajracharya

 Chief Executive Officer

PERFORMANCE REVIEW CELL

COUNTRY CIRCULAR NO.: 063/2079-80

Origin Ref. : PRC/001/2079-80

Date : 24th April, 2023

Subject : Branch Performance Evaluation Methodology 2080

Branches are the key contributors for business and profitability of the Bank and their performance is a key determinant for our success. The continuous efforts of branches in various areas of the Bank, including but not limited to operational efficiency, compliance etc., paves way towards our goal to become a more compliant, efficient and target oriented Bank.

Continuous monitoring of the performance of branches in various areas is an absolute requirement; especially for a Bank like ours with such large network. Therefore, a comprehensive system has been derived as per the attached guidelines, through which performance of branches can be measured under various parameters, more realistically and on a regular basis.

Based on the proposed system, performance of the branches shall be measured and ranked on a quarterly basis. The details regarding the parameters, score and calculation methodology have been explained in the attached guidelines. The branch evaluation shall be based on performance of each branch in the preceding quarter of the respective financial year.

Primary total score shall be 200. Apart from primary score, a bonus score of a maximum 60 shall be available to the branches based on outstanding performance as explained in the attached methodology. In addition to the above, the branches having no loan portfolio shall be assigned the score related to loans and asset quality under deposit and other multiple parameters. Based on above, the performance of each branch shall be rated on the final score obtained; as detailed below:

S.No	Total Score Obtained	Recognition
1	Above 200	Excellent
2	140-200	Very Good
3	100-140	Good
4	70-100	Satisfactory
5	Less than 70	Poor

To ensure adequate time for understanding of the system and to ensure review, where required, based on suggestions/feedbacks, a trial period has been proposed for next 3 months up to end of this fiscal year. In this trial period, physical/virtual training / interactions with the branches shall also be conducted to collect the feedbacks/suggestions. Thereafter, the feedbacks/suggestions from branches, departments and management shall be incorporated in the methodology and the system shall be considered formally implemented w.e.f. first quarter of next FY.

However, for the trial period, following adjustments in the parameters and method covered in the attached guidelines, shall be done:

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1. The data regarding the customer grievances reported for NRB has been considered for the parameter related to 'Customer Relationship'. Whilst later the feedback / evaluation made by province offices shall be accommodated once the appropriate mechanism for the same is in place.
2. For the branches where 'audit remarks / ratings' are not readily available, they shall be currently categorized under medium risk, whilst the same shall be updated immediately after the ranking for all the branches is available.

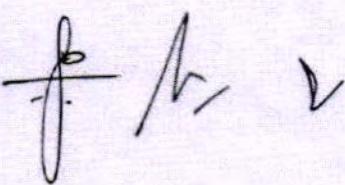
The proposed system shall be digitized to the extent possible, preferably within the trial period, so that manual intervention is minimal.

Branch Performance Evaluation Methodology, 2080 is attached herewith for your reference.

Please be guided accordingly.



Ratna Raj Bajracharya
Chief Executive Officer





Global IME Bank

ग्लोबल आइएमई बैंक लि.

सर्वेक्षा लागि बैंक

COUNTRY CIRCULAR NO.: 091/2078-79

Origin Ref. : PRC/001/2078-79

Date : 7th July, 2022

Subject : Launching of digitized “Meeting Tracking System”

To review, monitor and control various parameters of the branch functions, it has become necessary for the bank to have a proper robust system in digital platform for branch to set goals, discuss on agenda and review them on periodic basis through branch meetings. Currently, the meetings conducted by the branches are limited to the branch itself. Moreover, there is not uniform practice when and how the branches are conducting branch meetings. Also, the outcome of the meetings is not systematically shared and monitored by the branches as well as Province Office/ Departments/ Management Team etc. Further, there is a gap in knowledge/ information sharing once the BM/Staff of the Branch are transferred. Feeling the necessity to record discussions/ ideas/ outcomes of meeting in a more structured way. Digital Banking in coordination with Performance Review Cell, has developed a separate digital portal: “Meeting Tracking System”.

The developed system is fully capable to capture all the activities of the meetings including attendee, non-attendee, agendas, user assignments with deadlines, etc. The system will guide all the branches to focus their meeting on the specified agendas (Lending/Deposit/Transaction Banking/ Commission Based Income Avenues/ AML CFT/ Support Functions/Branding/ Circular, Policies, NRB directives, Product Paper etc.) that can further be reviewed by Province Office/ Departments/ Management Team or any other person authorized to review. The reviewer can also express their views regarding the meeting which would be very helpful guidance for the branches. Currently, more than 50 pre-defined agendas are reflected at each Branch Meeting in this system.

The Meeting conductor can view all the history of a particular agenda during the meeting himself/herself and conduct the meeting accordingly. Finally, there is a clear view of the Meeting Minute Report of each meeting based on the agenda /discussion/decision/review/assignment and deadline. Further, a Country-level dashboard is designed to monitor the province, and a province-level dashboard to monitor and track the branches. Besides this, Departments / Management Team or any other authorized unit can also monitor branches meeting minutes in a similar way with just a click.

For more effectiveness and participation of all branch staff, it is proposed to conduct meeting of the branches at least twice a month (2nd and 4th week of the month) and record the discussions and outcomes of the meeting in the designed platform with effect from the beginning of next fiscal year (i.e. 1st Shrawan 2079).

In case of any confusion or queries, branches/users are requested to contact Digital Banking Department and Performance Review Cell as and when required.

Process note of “Meeting Tracking System” has been attached herewith for your reference.

Please be guided accordingly.

Ratna Raj Bajracharya
Chief Executive Officer