



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



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.

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Ratna Raj Bajracharya
Chief Executive Officer

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B. R.
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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", is placed over a solid horizontal line.

Ratna Raj Bajracharya

Chief Executive Officer

Two handwritten signatures are shown side-by-side. The signature on the left appears to be "J. K.", and the signature on the right appears to be "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".

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 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 लाइन 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 be "Ratna Raj Bajracharya".

Ratna Raj Bajracharya
Chief Executive Officer

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

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.

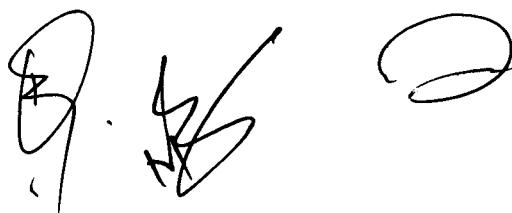
Fast Track Promotion Process:

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.



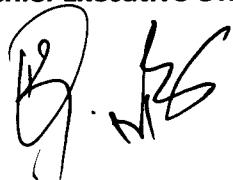
It is pre-notified that in case of Regular Promotion as mentioned above, the HR department shall be conducting written examinations for the promotion of eligible staffs from 29th to 32nd Shrawan, 2078.

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

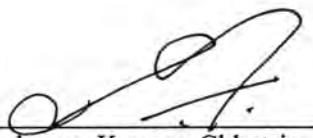
Subject : Formation of Staff Welfare Committee

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.

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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

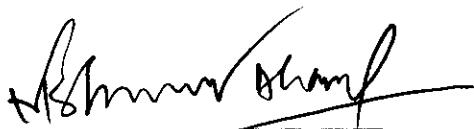
This is in reference to the daily attendance of the employees. Time keeping of daily attendance of the employees is necessary task and hence it is required for all employees to maintain daily attendance through the prevailing attendance system. Employees who are not present in the office without prior 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.

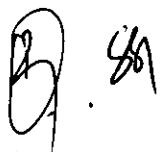
Meanwhile, for support level employees, access to perform daily attendance is to be provided through workstation of branch/department employee assigned by the branch / department as applicable.

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, possibly a initials "M.S.D." or a similar identifier.



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.

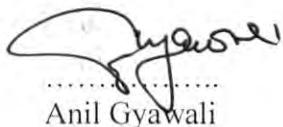
Anil Gyawali
Chief Executive Officer

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

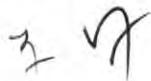
To:	All Staff	Date: June 16, 2017
From:	Chief Executive Officer	
Subject:	Holidays and Off Office Hours Manual	
Ref:	HRM-637-073/74	

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

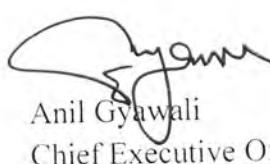
To	All Staff	Date: January 27, 2015
From	Chief Executive Officer	CC:
Subject	Operation Manual "GIBL Staff Training and Development"	
Ref No.	21/2073/74	

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.

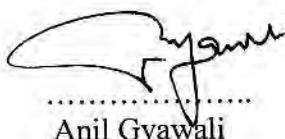
The additional feature of **Online Overtime System in HRIS** has been introduced to overcome the ~~redundant~~ manual works and simplify the overall process of overtime payment which is being carried out manually at present.

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	

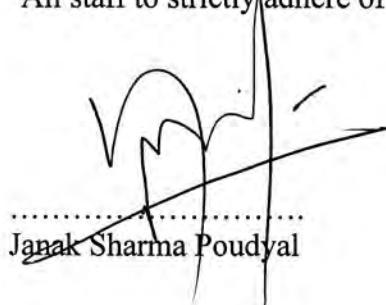
It has been observed for quite some time that staffs at various levels have been marking carbon copies (CC) to unnecessary groups and/or authorities while sending emails. This has resulted unnecessary traffic in email server, consume everyone's precious time and more importantly matters are unnecessarily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

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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". 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

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 consisting of several short, curved lines forming a stylized 'J' shape.

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	

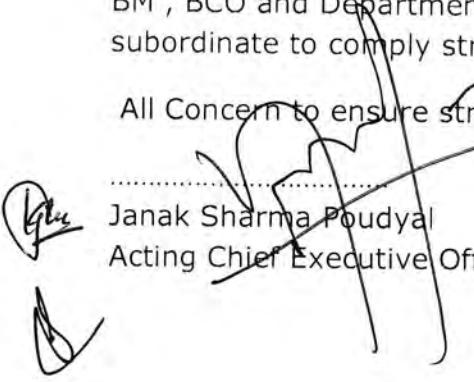
This is in reference to recently issued new NRB Directive 19/074. The said directive is intended towards further strengthening the Bank and financial institutions and prevents them from being used for Money laundering and Terrorist Financing activities. As per the Directive, Politically Exposed Persons (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.

Janak Sharma Poudyal

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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.

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Mahesh Sharma Dhakal
Acting Chief Executive Officer

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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:

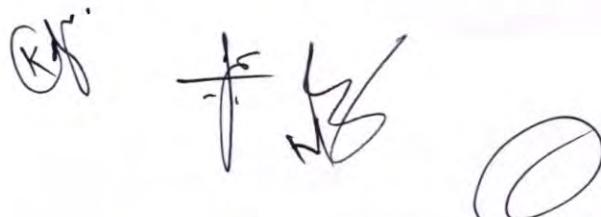
1. Demat Account Opening/Mero Share Service

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:

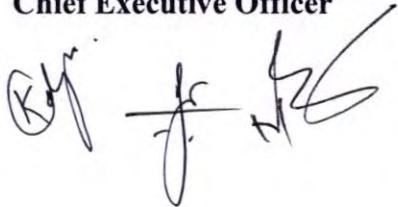
1. Mobile Banking (Once after it is integrated in API)
2. Debit Card
3. DMAT account
4. Mero Share

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