

Other than above, the following Departments will be independent and directly reporting to the Board Level Committees:

<b>D. Under direct reporting to Board Level/Management Committees*</b>		
1	<b>AML/CFT Compliance Department #</b>	AGM Buddhi Akela
2	<b>Integrated Risk Management Department</b>	
3	<b>Internal Audit #</b>	AGM Bhawani Dhakal

*\* Report to respective Management Committee as well.*

*# General Compliance, AML/CFT Departments, as well as Monitoring and Province Office Control Departments will also closely coordinate with Internal Audit Department and share information on a regular basis.*

### **3. MANAGEMENT LEVEL COMMITTEES**

As required by NRB Directives and also as governed various bylaws and policies of the Bank, there will be the following management level committees:

- (a) Management Committee
- (b) Integrated Risk Management Committee (also named as Management Level Risk Management Committee)
- (c) Asset Liability Committee (ALCO)
- (d) Recruitment & Promotion Committee (RPC)
- (e) Loan Recovery Sub Committee (LRSC)
- (f) AML/CFT Committee
- (g) Procurement Committee

Other management level committee's/sub committees can be formed by the CEO on need basis.

#### **Constitution of Committees**

##### **3.1 The MANAGEMENT COMMITTEE**

This is the top level committee that will jointly work/deliberate/take decisions on various important issues/policy matters as well as overseeing all functional areas of the bank on a regular basis. It would be the endeavor of the management to discuss all important matters in this committee so as to reach to a managerial consensus on common issues for the purpose of ensuring coordinated efforts in regular functions and "forward" looking prospects in the bank management.



With a view to provide participation of senior and functional heads in the Management Committee, it has been formed in two levels viz.,

- (1) Core Management Committee, and
- (2) Extended Management Committee.

Core and Extended Management Committee have been formed as follows:

**Core Management Committee:**

The committee members of Core Management Committee include the following:

S.N.	Position	Name	Designation
1	Chief Executive Officer	Mr. Ratna Raj Bajracharya	Coordinator
2	Senior Deputy Chief Executive Officer (Senior DCEO)	Mr. Shrawan Maskay	Member
3	Deputy Chief Executive Officer (DCEO)	Mr. Surendra Raj Regmi	Member
4	Assistant Chief Executive Officer (ACEO)	Mr. Bimal Daga	Member
5	Assistant Chief Executive Officer (ACEO)	Mr. Chandra Raj Sharma	Member
6	Deputy General Manager( DGM)	Mr. Kalyan Bikram Pande	Member
7	Assistant General Manager (AGM)	Mr. Deep Chandra Regmi	Member Secretary

**Note:** AGM, Deep Chandra Regmi has been entrusted with the role of Member Secretary of Core Management Committee considering his role as Chief of Human Resources, which is considered crucial during the post-merger period in terms of managing human resources such as ensuring common work culture, productive job placements, handling HR issues and organizing training programs.

He is also entrusted as "Liaison Officer" for communication with Nepal Rastra Bank on behalf of the Bank.

**Extended Management Committee:**

The members of Core Management Committee are members of Extended Management Committee as well. Other members of Extended Management Committee are as follows (Names in alphabetic order):





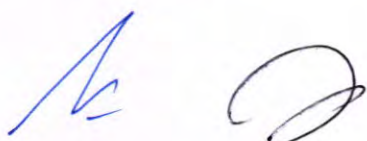
S.N.	Position	Name	Functional Title
1	Chief of CAD and Legal	Mr. Deepak Gautam	DGM
2	Chief of Internal Audit	Mr. Bhawani Dhakal	AGM
3	Chief Risk Officer	Mr. Buddhi Akela	AGM
4	Chief Information Technology Officer ( CITO)	Mr. Anil Joshi	AGM
5	Head of Province 3 (HOP 3)	Mr. Raja Aryal	AGM
6	Chief of Corporate Business (COCB)	Mr. Anil Shrestha	AGM
7	Chief Marketing Officer (CMO)	Mr. Dilip Pokharel	AGM
8	Chief of General Services (COGS)	Mr. Kamal Raj Pathak	AGM
9	Chief of Digital and Transaction Banking ( CODTB)	Mr. Ritesh Lamichhane	AGM
10	Chief of Mid Corporate , Retail and DSL	Mr. Santosh Pradhan	AGM
11	Provincial Office Coordinator	Mrs. Shanta Siwakoti	CM
12	Chief- SME and Agri Business	Mr. Rupendra Wagle	CM
13	Chief of Country Operations	Mr. Sulav Hari Joshi	CM

**Note:** AGM Deep Chandra Regmi shall also act as Member Secretary of the Extended Management Committee.

**The Core Management Committee** will meet on weekly basis, normally on every Monday except where. Similarly, the **Extended Management Committee** will meet on a monthly basis, normally in the last Monday of the month. During such a meeting, the Core Management Committee meeting will also be clubbed. A briefing regarding the decisions/deliberations of Core Management Committee considered in earlier meetings will be communicated for the knowledge of the Extended Management Committee in the subsequent meeting.

The meetings of the Committees may be convened any time as may become necessary depending on the issues and shall be convened by the Member Secretary as per the instruction of the CEO.

The CEO may instruct to invite any other executives, including Province Managers, whether or not included as above, to the Management (Core or Extended) Committee meetings as may be appropriate. Such attendance may be physical or virtual, as the circumstance permits.



### 3.2 Integrated Risk Management Committee (*management Level*)

S.N.	Functional Title	Name	
1	Senior Deputy Chief Executive Officer	Shrawan Maskay	Coordinator
2	Deputy Chief Executive Officer	Surendra Raj Regmi	Member
3	Assistant Chief Executive Officer	Bimal Daga	Member
4	Assistant Chief Executive Officer	Chandra Raj Sharma	Member
5	Deputy General Manager	Kalyan Bikram Pande	Member
6	Assistant General Manager	Buddhi Akela	Member Secretary
7	Chief Manager	Sulav Hari Joshi	Member

Formed as per Nepal Rastra Bank Guidelines

### 3.3 Asset Liability Committee (ALCO)

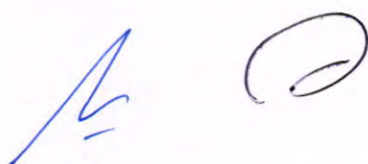
S.N.	Functional Title	Name	
1	Chief Executive Officer	Ratna Raj Bajracharya	Coordinator
2	Senior Deputy Chief Executive Officer	Shrawan Maskay	Member
3	Deputy Chief Executive Officer	Surendra Raj Regmi	Member
4	Assistant Chief Executive Officer	Chandra Raj Sharma	Member
5	Deputy General Manager	Kalyan Bikram Pande	Member
6	Assistant General Manager	Buddhi Akela	Member
7	Assistant General Manager	Dilip Pokharel	Member
8	Manger	Ananta Raj Kafle	Member- Secretary

Formed as per Nepal Rastra Bank Guidelines

### 3.4 Recruitment & Promotion Committee (RPC)

Formed as per Nepal Rastra Bank Guidelines

1	Mr. Shrawan Maskay	Senior Deputy Executive Officer	Coordinator
2	DGM Kalyan Bikram Pande	Nominee	Member
3	AGM Deep Chandra Regmi	Chief- HR	Member Secretary





### 3.5 Employee Relations Committee(ERC)

Formed as per Nepal Rastra Bank Guidelines

1	Surendra Raj Regmi	Deputy Chief Executive Officer	Coordinator
2	Chandra Raj Sharma	Assistant Chief Executive Officer	Member
3	Deep Chandra Regmi	Assistant General Manager	Member Secretary

### 3.6 Loan Recovery Sub Committee (LRSC)



S.N.	Functional Title	Name	
1	Senior Deputy Chief Executive Officer	Shrawan Maskay	Coordinator
2	Deputy Chief Executive Officer	Surendra Raj Regmi	Member
3	Assistant Chief Executive Officer	Chandra Raj Regmi	Member
4	Deputy General Manager	Kalyan Bikram Pande	Member
5	Senior Manager	Dhojae Saud	Member-Secretary

Formed as per Loan Recovery Guidelines

### 3.7 AML/CFT Committee

Formed as per Nepal Rastra Bank Guidelines

S.N.	Functional Title	Name	
1	Senior Deputy Chief Executive Officer	Shrawan Maskay	Coordinator
2	Deputy Chief Executive Officer	Surendra Raj Regmi	Member
3	Assistant Chief Executive Officer	Bimal Daga	Member
4	Assistant Chief Executive Officer	Chandra Raj Sharma	Member
5	Deputy General Manager	Kalyan Bikram Pande	Member



6	Assistant General Manager	Anil Joshi	Member
7	Assistant General Manager	Ritesh Lamichhane	Member
8	Chief Manager	Sulav Hari Joshi	Member
9	Assistant General Manager	Buddhi Akela	Member Secretary

### 3.8 Procurement Committee

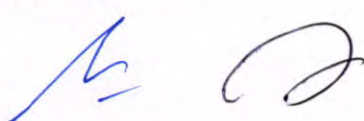
Formed as per Financial Bylaws

S.N.	Functional Title	Name	
1	Deputy Chief Executive Officer	Surendra Raj Regmi	Coordinator
2	Assistant Chief Executive Officer	Chandra Raj Regmi	Member
3	Assistant General Manager	Kamal Raj Pathak	Member
4	Manager	Mahesh Silwal	Member-Secretary

## 4. PROVINCIAL OFFICE AND PERFORMANCE REVIEW:

4.1 The Province Level Structure of the Bank has been prepared which shall be separately communicated. The province office will enact following major roles:

- Strategically driving the Business and Operation Front in respective provinces.
- Credit approval up to given limits.
- Coordinating with concerned departments/units at corporate level for issues pertaining to the provinces, as required.
- Strategic business and operational planning at branch and province level along with a clear timeline for achieving the same.
- All activities as outlined by NRB circular related to branch monitoring, ensuring compliance and risk Management etc.
- Support branches for NPA recovery,





- Deposit Marketing
- Conducting site visit provide reports to credit risk/business as required.
- Monitor branches in terms of quality of customer service and provide report periodically
- Training to staffs on bank products and services

All Province heads will report to **Assistant Chief Executive Officer, Bimal Daga**.

4.2 The Heads of all seven Provincial Offices will be as below (*in order of position*)

1. AGM, Raja Aryal- Head of Province 3
2. Senior Manager, Yogendra Rana- Head of Province 5
3. Manager, Sujan Shrestha- Head of Province 2
4. Manager, Bibhushan Shrestha – Head of Province 6
5. Manager, Ishwori Prasad Joshi- Head of Province 4
6. Manager, Ravi Kafle – Head of Province 1 (officiating)
7. Manager, Pukar Subedi- Head of Province 7

4.3 **Mrs. Shanta Siwakoti (CM)** will support the ACEO in fully functionalizing the assigned responsibilities under various Departments entrusted to the ACEO, including coordinating the activities of Provinces.

4.4 **Mr. Bidur Gyawali (DM)** will be in charge of Narayanghat Cluster under Province 3 and **Manoj Dahal (M)** will be in charge of Nepalgunj Cluster under Province 5.

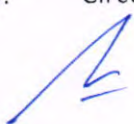

## 5. CENTRALIZED FUNCTIONS:

### 5.1 Company Secretariat and Legal Department

The Company Secretary also functions as the Board Secretary and reports to the Board of Directors, with dotted line reporting to the CEO. The main job roles are as follows:

#### Company Secretariat related

1. Preparing Board Meeting Agendas in consultation with the Chairman and the CEO
2. Coordinating the Board meetings with the Chairman to support the CEO
3. Preparing Board minutes
4. Circulating Board minutes to related areas/departments

5. Any other company registrar and company related works
6. Conducting AGMs
7. Investor Relations (shareholder related)

#### The Legal related

- (a) Litigations (court representations)

**Mr. Bishnu Prasad Baskota- Senior Advocate (Company Secretary and Legal Advisor)** of the Bank will be supervising this function. With respect to legal part (litigations), **Mr. Bhoj Raj Bhandari (DM)** and **Bishwa Nath Subedi (DM)** shall collectively report him.

#### 5.3 Legal Department:

The Legal related activities such as legal operations, legal advisory services and legal audit function shall fall under this segment. **Mr. Tikal Raj Laudari (M)** will lead legal operations and **Mr. Umesh Sedhai (AM)** shall lead legal advisory services. Both of them shall report to **DGM, Deepak Gautam**.

#### 5.4 Internal Audit Department

Internal Audit Department is centralized as of now and shall focus on periodic inspection of branches as well as departments and following various audit approaches such as risk based audit, theme based audit, revenue audits, etc.

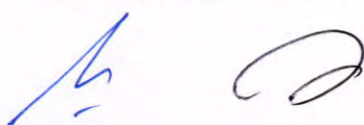
The department will be headed by **Mr. Bhawani Dhakal (Assistant General Manager)** as Chief Internal Audit. Chief Internal Audit will report to **Board Level Audit Committee**.

General Compliance, AML/CFT Compliance, Province Office Coordinator as well as other departments will report to the Chief Internal Audit through dotted line.

#### 5.5 Integrated Risk Management and AML/CFT Compliance

The **Integrated Risk Management Department** ensures monitoring following risks of the Bank.

- (a) Credit Risk/ Credit Control
- (b) Operation Risk
- (c) Market Risk (+Treasury Middle Office)
- (d) Reconciliation
- (e) Information Security ( ISO)





(f) Environmental and Social Risk Management

The **AML/CFT Department** ensures that bank complies with applicable laws, regulations and rules, pertaining to AML & CFT, CDD & ECDD norms.

Both the functions as above will be headed by **Mr. Buddhi Akela (Assistant General Manager) as Chief Risk Officer (CRO)**. He will report to **Board Level Risk Management Committee** and AML/CFT Compliance Committee. CEO will also be reported through dotted line.

**Aashish Raj Pandey (Manager)** will supervise the AML-CFT Compliance department and report to **AGM, Buddhi Akela**.

There will be various staffs placed under Integrated Risk Management Department.

5.6 **Finance and Planning Department**

Finance and Planning function is a strategic head office function. It will be responsible for preparing annual budget plan, capital planning, strategic planning, periodic Budget Monitoring, Expenses Booking, corporate tax planning and submitting tax and other returns, assessing long term investment, reviewing the movement of accounts in the general ledger, coordinating with audit functions, Management Information System (MIS), etc. and discharge other activities as instructed by the CEO from time to time. This will have the following units:

- (a) Budgeting Planning/ Monitoring
- (b) Accounts
- (c) Management Information Systems (MIS)/ Reporting including NRB SIS reporting

This unit will be headed by **Mr. Tikaram Pandey (AM- Finance)** and shall report to **Assistant Chief Executive Officer, Chandra Raj Sharma**. **Mr. Sharma** also enact the role of **Chief Finance Officer**.

5.7 **Digital Banking Department**

In line with the need to focus more on digitization, automation, better and more centralized MIS, improved workflows in all areas and a strong drive towards a paperless office, there is need to totally separate these development functions. Therefore, it is proposed to have a separate Digital Banking Department with following areas:

- (a) Business Process Automation/ Application and Development
- (b) Digital Channel Product Development
- (c) Digital Payment Systems



(d) Business Intelligence

The Department will be headed by **Manindra Raj Joshi (Senior Manager)** as Head of Digital Banking and shall report to **Assistant General Manager, Mr. Ritesh Lamichhane- Chief of Digital and Transaction Banking.**

5.8 **Treasury Front / International Banking**

Treasury Front is an income generating function and it will always tradeoff the maximization of income and minimization of risk of all treasury functions and portfolios.

TF will discharge, but not limited to, the following functions:

- (a) Balancing and managing the daily cash flow and liquidity of funds of the bank,
- (b) Maintaining and reporting CRR and SLR as prescribed by NRB, from time to time,
- (c) Managing bank's investments portfolios (i.e., shares, securities, foreign exchange, bullions, etc.),
- (d) Managing NDF portfolio,
- (e) interbank operations,
- (f) Bullion trading,
- (g) Fixing and circulating exchange rate of the bank,
- (h) Treasury related reporting.
- a) Other activities as decided by the ALCO of the bank,
- b) Correspondent Banking
- c) Representative Offices business and activities monitoring

The department will be headed by Head- Treasury and International Banking- **Mr. Ananta Raj Kafle (Manager)**. Treasury Front/International Banking is a centralized head office function and will report to the **Assistant Chief Executive Officer, Mr. Chandra Raj Sharma.**

5.9 **Recovery Department**

The recovery function of the Bank is very crucial and this department monitors the overall NPA portfolio of the Bank. The unit will be headed by **Mr. Dhojae Saud (SM).**

The Head of recovery department shall report to **ACEO, Mr. Chandra Raj Sharma.**





#### 5.10 Branding

**Branding** includes product and brand promotion and publicity, Bank's website Management, Bank's Events Management etc. The unit head of Branding and CSR shall report to **Mr. Dilip Pokharel (Assistant General Manager)**.

#### 5.11 Human Resources Department:

Considering current challenges in the industry for network expansion, this is one of the most important areas. The department will have functional units as follows:

- (a) HR Planning
- (b) Recruitments/ Promotions
- (c) HR Operations/Transfers
- (d) Employee Relations: Grievance Cell
- (e) Learning & Development

The department shall be supervised by **Mrs. Anamika Singh (Senior Manager)** and shall report to **Mr. Deep Chandra Regmi (Assistant General Manager)**.

#### 5.12 Deposit Liability Department:

The existing Institutional Deposits area will be expanded and strengthened to create a central level Resource Management Department, responsible for driving the entire resource management challenge of the Bank. One of the major functions of the Bank, the Department shall be driven by the following macro objectives:

- a) Strengthening Deposit and Customer base
- b) Defining and managing the brand image
- c) Product Review/Development and Conducting campaign management for marketing initiatives
- d) Producing marketing and promotional materials
- e) Producing internal communications
- f) Conducting customer and market research
- g) Overseeing outside vendors and agencies

It will have the following units:

- (a) Institutional Deposits



- (b) Retail Deposits/CASA
- (c) Government Banking
- (d) Branch Less Banking/ Tab Banking
- (e) Retirement Fund

The department also supervises Customer Service Excellence function in addition to managing call centers and feasibility for new branches.

This function will be headed by **Mr. Dilip Pokharel (Assistant General Manager)** as Chief Marketing Officer and will report to **Senior Deputy Chief Executive Officer, Mr. Shrawan Maskay.**

#### 5.13 Transaction Banking and Card Operations:

This department shall focus on promotional and sales of following functions:

- (a) Merchant Acquiring
- (b) Cards & PoS.
- (c) Locker Service.
- (d) Bancassurance (If permitted by NRB).
- (e) Digital Banking Gateways – product sales and promotion.
- (f) Utility & Other Payment gateways - product sales and promotion.
- (g) E-Banking Operations Support.

All card operations jobs will be centralized and handled from here. This will include card issuance, pin code printing, handling support, etc. Manager- Card Operations Department shall report to Chief Country Operations.

The daily operation & customer servicing part of transaction banking will be a part of operations and will be overseen by Operations areas.

The entire Transaction Banking and Card Operations shall function in two wings “Sales” and Operations”. **Mr. Amar Rajbhandari (Manager)** shall lead Operation Area while **Mr. Prakash Paudel (Deputy Manager)** shall lead Sales area. Both of them shall report to **AGM, Ritesh Lamichhane.**

#### 5.14 Central Operations

Central Operations supervises, controls, and coordinates the overall activities of overall Banking Operations of the branches and departments. This function will have key role in standardization of system and process of the general operation of the bank.





Specific functions of Central Operations will be as under,

- (a) Cash Management/Central Vault
- (b) Central Clearing/Interbank Payment System (IPS),
- (c) Central Remittance Operations
- (d) DP/ASBA
- (e) Account Services
- (f) SWIFT Operations
- (g) Branch Operations Control
- (h) Government Revenue Transactions
- (i) E-Banking Support
- (j) Reconciliations

This function will be headed by Chief Manager- **Mr. Sulav Hari Joshi as Chief of Country Operations**. Mr. Joshi shall report to **Senior Deputy Chief Executive Officer, Mr. Shrawan Maskay**.

#### 5.15 Central Trade Operations Department

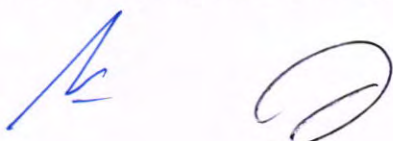
The centralized trade operations department will have the following areas:

- (a) Trade Payment Operations
- (b) LC Transactions – Local, India, Abroad
- (c) TT Payments
- (d) Exports
- (e) Documentary Collections
- (f) Guarantees

All trade related transaction will be centralized at country level. The unit will be headed by **Mr. Shashi Shekhar Sharma (Deputy Manager)** and shall report to **Mr. Dhojae Saud (Senior Manager)**.

#### 5.16 Treasury Back Office

This function has the dual role of supporting the Treasury Front and also acting as a controller in many ways. This is a crucial risk management tool generally in practice in the industry. All transactions related to Treasury Front are actually done by this unit so



that all deals and transaction done by the Treasury Front are duly checked in order to manage risk better and not leave everything to the Treasury Front people.

This unit will report to **Mr. Tikaram Pandey (AM- Finance)**.

#### 5.17 **General Service Department (GSD)**

GSD is a centralized head office function. The department will execute the following activities:

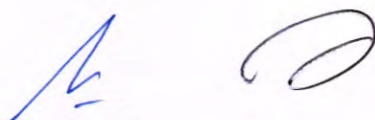
- General Service function - supply all consumable items in the bank. This function is responsible for procurement, supply management, cost monitoring, and inventory maintenance and control.
- Relocation, Expansion and Renovation function (New Projects) – Branch and other offices and ATM location construction and renovation. It will also be responsible for improvement/ renovation of physical facilities of existing branches, offices and ATMs of the bank. This unit will be strengthened.
- Physical verification of all Assets – keep records of all fixed assets of the bank and responsible for physical verification of all assets (fixed) of the bank and update the records every year.
- Asset Management Function
- Storage and Distribution
- Procurement function
- General Support and Event Management Services
- Security Management
- Vehicle Pool and Maintenance

**Mr. Mahesh Silwal (Manager)** shall perform as Head - General Service Department shall report to **AGM, Kamal Raj Pathak**.

#### 5.18 **Credit Administration Department**

The Credit Administration Department (CAD) will enact following activities:

- Loan Documentation
- Credit Operations
- Monitoring & Inspection
- Reporting





- CICL

All functions like security documentation, security execution, vetting, limit implementations, credit information checking, maintain & updating panel of assets valuers, insurance monitoring, charge creation in secured transaction registry and charge monitoring, monitoring of periodic reports received from the client (inventory, debtors, creditors), monitoring the drawing power and covenants, periodic site visits / inspections of the clients in addition to the limit implementation (disbursement) and limit maintenance (limits and rates increase / decrease/ changes, etc.) etc. shall be looked after by this department.

CAD is a centralized head office function and **Mr. Pralhad Nidhi Tiwari (DM)** will lead this unit and will report to **DGM, Deepak Gautam**.

#### 5.19 Information Technology Department

The Information Technology Department will enact following activities:

- (a) CBS Maintenance
- (b) MIS
- (c) IT Operations/Support
- (d) Networks, Servers and Security
- (e) Innovation and Training

Product parameterization, branch creation, any new product to be developed in the CBS shall be looked after by the CBS/MIS unit. Building up of MIS capability through necessary input of required codes/fields shall also be looked after by this. Any issue that cannot be handled by IT operations needs to be taken care of by this unit in coordination with the vendors or vendor's support teams. Any back end data modification in the CBS shall also be looked after by this unit.

Network Operation Centre (NOC), End of Day (EOD) and day to day IT support/troubleshooting shall be looked after by IT Operations unit

The Network & Security unit will look after backups, administration of servers, connectivity, firewall and SIEMs. It will also cross verify the back-ups of the database and other system backups taken by CBS/IMS unit and IT operations.

IT is a centralized head office function and will be headed by **Mr. Anil Joshi (Assistant General Manager)** as Chief Information Technology Officer and will report to **DCEO, Mr. Surendra Raj Regmi**.



#### 4.20. Remittance Business:

One of the important functions under the Bank's Flagship, this department shall be further divided into the following 3 verticals:

1. Remittance Marketing: Responsible for international Corresponding/Relationship maintenance, domestic Remittance/Partner management, RO Updates, Project handling of Rep Offices, Branch Coordination, Daily Partner Coordination and Research Development for new Products and Tie Ups.
2. Remittance Operations: Responsible for Partners Deal Crediting, SWIFT Transactions Crediting, Third Bank Transactions and CIPS handling, SWIFT Correspondence, Daily Branch Reconciliation and Settlement functions that includes the following:
  - Handling of Inward SWIFT/RTGS Remittance
  - Handling of Outbound SWIFT Remittance
  - Daily deal booking/ crediting
  - Daily settlement/ Reconciliation/ Commission booking
  - IPS Payment
3. Remittance Support: Responsible for supporting Customers, RO/CRO and Partners including Amendments and Files Upload.
4. Representative Offices
5. International Relations

**Mrs. Swaicha Rana (Manager)** will head remittance business unit and shall report to **ACEO, Mr. Chandra Raj Sharma**.

#### 4.21. Trade Promotion and Marketing Unit:

Basic Functions of the Unit

- Support the corporate business units and branches in formulating plans and policies for expansion of trade business.
- Contribute to strengthening the profitability of the bank by developing and expanding trade business via aggressive marketing.
- Support in achieving the budgetary targets of the branches by providing trainings, market information, regular interactions, liaison service with corporate office, field visits ETC in relation to trade business.





- Conduct trainings, seminar/workshops related to trade transactions.
- Assist business units in identifying potential market.
- Co-ordinate/initiate tie ups and programs with relevant stake holders in the domestic as well as international market to attract and support trade business.
- Create information pool by collecting and disseminating trade-business data from the market and our branches.
- Study and identify the bottlenecks of trade business/transaction in branches and advise the higher management with appropriate measures to solve such problems.

**Mr. Shishir Shakya (AM)** will lead this unit and will report to **DGM, Kalyan Bikram Pande**.

#### **4.22. Corporate Banking Hub/ Infrastructure Project Finance:**

One of the Major Business Fronts of the Bank, the Department shall be responsible to drive the Corporate and Infrastructure, Project Business of the Bank.

##### **Corporate Business:**

**Mr. Sushovan Devkota (Senior Manager), Mr. Amit Bahadur Chand (Senior Manager) and Mr. Madhu Sudan Shrestha (Manager)** will act as Managers of Corporate Business in three segments. All of them shall report to **AGM, Deep Chandra Regmi**.

##### **Infrastructure and Project Financing:**

**Mr. Ashim Karmacharya (Manager)** will lead the unit and shall report to **AGM, Mr. Anil Shrestha**.

**AGM, Deep Chandra Regmi and AGM, Anil Shrestha** shall report to **DGM, Kalyan Bikram Pande**.

#### **4.23. SME/ Retail/ Mid Corporate/ Agriculture/ DSL Credit**

One of the Major Business Fronts of the Bank, the Department shall be responsible to drive the SME Credit, Retail Credit, Mid Corporate Credit, Agriculture Sector Lending and Deprived Sector Lending Businesses of the Bank.

**AGM, Santosh Pradhan** will lead Mid Corporate, Retail and DSL Business.

**Chief Manager, Mr. Rupendra Wagle** will lead SME and Agriculture Lending Business.

**Manager, Mr. Narahari Silwal** will act as Head of Retail Business and shall report to **AGM, Santosh Pradhan**.

**Manager, Mr. Chitra Kumar Chalise** will act as Head of Agriculture Sector Lending and shall report to **CM, Mr. Rupendra Wagle**.



AGM, Santosh Pradhan and CM Rupendra Wagle shall report to DCEO, Mr. Surendra Raj Regmi.

**4.24. Corporate Communication, CSR and Media:**

Corporate Communication, CSR and Media shall be handled by **Mr. Yogesh Pokharel (AM)** as Public Relations Officer. Mr. Pokharel shall report to **DCEO, Mr. Surendra Raj Regmi**.

**4.25. Strategy Department:**

Strategy Department is responsible for following functions:

- Lakshya 2025 Monitoring
- Product Research and Development
- Strategic Formulation
- Policy Paper (Review and Archive)

Strategy Department shall be handled by **Mrs. Sabina Rana (Manager)**. Mrs. Rana shall report to **ACEO, Mr. Bimal Daga**.

**4.26. Performance Review Cell:**

Performance Review Cell is responsible for following functions:

- Monitoring of overall books of accounts of the branches.
- Expense / Revenue Review
- Branch Business Monitoring / Branch Performance Indicator
- Monitoring of Budget Variance of Branches and Departments
- Key Performance Indicators (KPIs)
- Departmental Activity Monitoring
- Monitoring Implementation of strategies and action plans

The Performance Review Cell shall be handled by **Mr. Prabesh Pandey (Manager)**. Mr. Pandey shall report to **ACEO, Mr. Bimal Daga**.

**4.27. General Compliance and Good Governance:**

Compliance Department also plays an essential role in helping to preserve the integrity and reputation of the bank. Compliance Department will ensure highest level of compliance with the external rules that are imposed upon the Bank as a whole; and the internal control systems that is put in place to achieve compliance. This department will

