

# **Nepal Credit & Commerce Bank Ltd.**

## **List of Manual, Policies & Guidelines**

### **Policies and Guidelines:**

1. Risk Management Guidelines - 2072
2. Internal Credit Rating Guidelines - 2072
3. Assets & Liabilities Management Guidelines and Investment Policy - 2072
4. Internal Audit Policy - 2072
5. ICCAP Policy - 2013
6. KYC Due Diligence & Anti-Money Laundering Policy
7. Financial Regulation Bylaws - 2065
8. Directives on Recovery of Non Performing Loans and Sale of Non Banking Assets - 2071
9. Information Technology Policy & Guidelines
10. Credit Policy Guidelines
11. Guidelines Of Clearing Process May 2009.
12. Guideline for Safety Measures- Cash Department, December 2013.
13. Guideline for NCC Travel Dollar Card & NCC International Debit Card Services.
14. Risk Management Guidelines – 2072

### **Manuals:**

1. Procedural Manual - Operational
2. Procedural Manual - Credit Part I & Part II
3. NCC Bank Pumori Access & Authority Manual- 2012
4. NCC Bank ATM/ Debit Card Working Manual- 2009
5. NCC Fixed Deposits Account- Working Manual, July 2011
6. Operation Manual for NCC Mobile Banking Service, June 2012.
7. Locker Manual, February 2010.
8. Manual of e-Banking System 2008

### **Rules:**

1. Electronic Cheque Clearing Operation Rules-2011
2. Staff Service Rules/Bylaws – 2067

### **Modalities:**

1. Modality of Centralised Cash Chest.
2. Modality of Centralised Clearing Unit, May 2014.
3. Modality for Cash Transfer, March 2013.
4. Modality for Collection of NTC PSTN Telephone Bill Payment, August 2010.
5. Modality for Payment of Post Paid Ncell Mobile Bill, November 2012.
6. Modality for Collection of NTC Mobile Telephone Bill Payment.

7. Modality for NTC PSTN Bill Payment.
8. Remittance Modality of Himal Remittance, September 2012 & September 2013
9. Modality of Prabhu Money Transfer, March 2013
10. Modality for International Money Express Ltd. (IME), November 2010
11. Modality for Oman International Exchange LLC (OIE), November 2010
12. Accounting Modality for Payment of Fund through NCC Money Transfer November 2009
13. Modality for NCHL ECC Settlement, March 2013
14. Modality for collection of NTC ADSL Bills Payment, June 2012
15. Modality of Pay Point Services Pvt. Ltd., June 2013
16. Modality of City Express Money Transfer, October 2013
17. Modality of Reliable Remit, December 2013