

## **4. Job Roles/Duties of Employees**

### **1. Introduction**

1.1 The job roles of certain officers and that of award staff who draw Special allowances as per Bipartite Settlement are given in this Chapter.

1.2 Wherever an officer or award staff is not falling in any of these categories, they are expected to perform the duties as prescribed by the Branch Manager or the Department Head or the Officer-in-Charge.

1.3 The award staff placed in Special Allowance carrying posts have to perform these duties in addition to their routine as prescribed by the Branch Manager or the Department Head or the Officer-in-Charge.

1.4 In case of any dispute on allocation or performance of duties or any discrepancy observed in this regard, a reference may be made to HO: HRM Department or the respective Circle Office.

### **2. Combined Designations**

2.1 Where a person has been appointed as a clerk-typist, it will be a combined designation.

2.2 Entrustment of duties attracting Special Allowance shall not amount to granting an additional designation.

2.3 An employee performing duties on regular assignment which entitle him to a special allowance will not be deprived of such allowance merely by reason of the revision.

2.4 An employee with combined designations will be entitled to the appropriate special allowance, if an allowance is provided for, for either of his designations.

2.5 There shall be no restrictions on combination of designations at rural and semi-urban branches.

2.6 A rural branch will be an office situated at a centre with a population of less than 10,000. Having regard to the special characteristics of these branches, the Management shall be free to work out the staffing pattern based on the needs of the organisation.

2.7 In case of workmen employees recruited hereafter restriction of designations shall not apply and they shall be required to perform any duty of the cadre as per the vacancies advertised or appointment letters issued.

### **3. Job Role of Branch Managers**

3.1 The Branch Manager is personally responsible/accountable for the following functions:

3.1.1 Achieving targets fixed on various business areas as per the annual performance budget / business plan / MOU of the branch with the active co-operation of the staff.

3.2 The thrust areas would be to

- a. improve the core deposit of the branch.
- b. achieve a proper deposit mix to maximise profitability.
- c. maintain close liaison and sustained rapport with officials of Government Semi Government / corporate entities / institutions / courts / individuals to improve the business.
- d. maintain a record of contacts made and results thereof.
- e. arrange for deposit mobilisation campaign at regular intervals.
- f. know the competitors' activities in and around the command area.

3.3 Maintain a high level of customer satisfaction by

- a. ensuring exemplary customer service.
- b. Attending to customer complaints received directly or through Head Office/ RBI etc.
- c. Conducting Joint Customer Service Committee meetings regularly.
- d. Meeting the customers on the appointed day and time every month.

3.4 Efficient management of credit portfolio of the branch

- a. Sanction of loans/advances under his discretion as per corporate guidelines.
- b. Recommending sanction of loans and advances to higher authorities after due processing of the credit proposal, compilation of credit report of borrowers and guarantors.

- c. Proper documentation as per sanction ticket/Documentation Manual. In case of VLBs and ELBs the function can be delegated to Manager/SM/CM (Credit) with proper controls.
- d. Filing of charges with Registrar of companies and creation of mortgage and other charges over borrower's assets.
- e. Keeping all the documents/securities/insurance cover enforceable at all times.
- f. Verification of assets charged to the Bank and its valuation.
- g. Assess the correctness of value of assets and liabilities given in the A & L Statement of the borrowers through independent enquiries. To create/maintain records therefor.
- h. Improve recovery of all advance accounts especially that of NPA accounts. To create and maintain proper records of discussions/inspections/visits.
- i. Equitable distribution of work among managerial and supervisory staff.

3.5 Proper personnel management and industrial relations by

- a. ensuring punctuality, attendance and discipline.
- b. proper work allocation and periodical rotation of staff.
- c. proper motivation of staff - identification of training needs, counselling, adhering to grievance procedure given by HO, conducting periodical staff meetings, etc.
- d. Following Head Office/Circle Office guidelines in meeting extra ordinary situations like strike, floods, bomb scare etc.,
- e. keeping open the branches during strike period and ensuring that normal transactions are carried out.

3.6 Effective co-ordination for Inspection and proper and timely rectification of errors.

3.6.1 Ensuring proper co-ordination between inspecting officials and the branch personnel for proper and smooth conduct of inspection by Internal/RBI inspectors.

3.6.2 Apart from replying to inspection reports and furnishing FRCs in time, he should ensure that lapses pointed out are not repeated again.

3.7 The branch Manager is 'Man on the Spot' and to understand the entire operations of the branch.

3.8 In case of VLBs and ELBs

- a. Submission of monthly DO letters in time
- b. participate in Circle Committee (Credit), Circle Committee (Administration)

3.9 In order to discharge the above functions effectively, the Branch Manager may get the following done through the officers of the respective departments/Asst. Branch Manager.

- i. Preparation of credit appraisal for renewal/review/fresh sanctions.
- ii. Monitor end use of credit and ensure timely follow up of advances.
- iii. Enforcement of discipline at all levels.
- iv. Popularise various Schemes of the Bank.
- v. Compiling a list of important customers existing as well as potential.
- vi. Adherence of procedures and guidelines given in Manuals and circulars.
- vii. Safe custody of all documents and securities.
- viii. Submission of all control and statistical returns to different authorities.
- ix. Improve profitability of the branch and avoid leakage of income.
- x. Observe strict economy in expenditure.
- xi. Maintain the cash balance within limits.
- xii. Checking of cash balance as per Head Office guidelines.
- xiii. Holding of safe/grill door keys as per guidelines.
- xiv. Periodical job rotation to officers and staff.
- xv. Identifying training needs of all the staff.
- xvi. Maintaining a record of allocation of work among the staff and officers.
- xvii. Supervision and control over the officers and staff .
- xviii. Adherence to local labour laws.
- xix. Submitting Performance appraisal of the subordinates.
- xx. Supervision and control of inward/outward mails.
- xxi. Overnight custody of books, ledgers.
- xxii. Control over debits to nominal accounts, inoperative accounts. In all branches in Scale 1, 2 and 3 the Branch Manager should be one of the signatories of debit vouchers in nominal accounts.
- xxiii. Custody of specimen signature booklet, TT Code Book and keeping them updated.

xxiv. Maintaining the branch premises clean and tidy.

xxv. Ensuring control over staff accounts and reporting of transactions of unusual nature.

xxvi. Properly securing/maintaining Bank's vehicle, Machines and other properties.

### **3.10 Taking charge of branches**

3.10.1 Branch Managers upto Scale III should take complete charge of the branch after verifying all the securities, assets charged to the Bank etc., and send the Relieving Manager's Certificate (*Annexure 4.1*) to the immediate controlling authorities without fail. The Chief Managers heading Very Large Branches should take charge of the branch after perusing latest inspection reports/ statutory auditor's report/concurrent auditors report, etc. In case of any abnormal irregularities found after his taking charge, the same should be immediately brought to the notice of higher authorities and effective steps for regularisation should be taken. Assistant General Managers heading Exceptionally Large branches may immediately take over of a branch based on latest inspection reports. They may ascertain from the Chief Manager (Credit) about the various advance accounts and initiate regularisation process in case of abnormal irregularities immediately after duly informing the higher authorities.

### **3.11 Special Assignments**

3.11.1 Branch Manager is the Driving Force for the Branch administration, Business Growth and Profitability. As the Leader of the team and Functional Head of the Branch, it is entirely up to him/her as to how the various responsibilities are allocated among the staff members in the branch so that he/she has sufficient time for carrying out his/her Marketing/Development functions. Any failure to do that would result in his/her getting bogged down with the internal day to day responsibilities.

3.11.2 Where a Branch Manager is satisfied over the marketing skills of certain staff members, they could be assigned such responsibility as well so as to support the Branch Manager's marketing efforts. As such, the Branch Manager has the responsibility of managing his/her time, work schedule and Human resources available, in such a manner that either on his/her own or with the support of colleagues, he/she is able to devote enough time for Business Growth and Expansion.

### **3.12 Role of Branch Manager in Marketing**

3.12.1 Presently, we have all the Financial products that are offered by our peer Banks. In fact, many of our products are more competitive than theirs. Apart from the plain vanilla products of Deposits and Advances, a plethora of products/services have been introduced in CBS. New tie-ups / strategic alliances have also been entered into, through which we can market third

party products for fee-based income. The benefits of our products cannot reach the customer unless the entire field staff get to know the products thoroughly and explain the edge our products have over that of our peers to our existing/ prospective customers for marketing, cross-selling and upselling.

3.12.2 The Branch Manager has a crucial role to play in disseminating the information. Apart from mastering our products, he/she has to be adept at their intricacies to customise them to suit the customers' needs. It is also imperative that the Branch Manager ensures that the entire team of Branch staff members, especially the front office staff have the full knowledge of our products. A knowledgeable team of staff can market the products independently and is a source of strength to the Branch Manager in reaching his targets.

### 3.13 **Role of Branch Manager in SME Financing**

3.13.1 The Branch Manager occupies a pivotal position in the development of SME units in the area where the branch is located. Unlike large industrial units, which, of their own volition, will seek the assistance of the bank for accommodation, the potential SME units are to be sought out, encouraged and assisted and in the event of difficulties facing them, they should be helped in sorting out the problems constructively. Because of the economic benefits of decentralised activities, the use of local resources and opportunities for self-employment, which accrue to the economy, entrepreneurs seeking to establish or expand SME units are to be given special encouragement by the Branch Managers.

3.13.2 Problems faced by the SME sector with regard to bank finance to a large extent could be solved if the branch level officials display the right aptitude, skills and orientation.

3.13.3 The branch managers should keep themselves abreast of developments taking place in SME sector and its importance from the point of view of creation of additional employment opportunities, exports, etc. and also understand their role properly, as the purveyors of credit to SME entrepreneurs.

3.13.4 *Branch Managers should remember that*

- i. healthy growth of the sector will facilitate smooth recovery in the SME borrowal accounts.
- ii. timely assistance to borrowers shall prevent the accounts from becoming sticky.
- iii. frequent interaction between the bank staff and SME borrowers shall facilitate smooth relation to gain first hand information.

3.13.5 The branch managers should therefore be responsive to genuine credit needs of the units and adopt a realistic and practical approach to the problems faced by the SME sector from time to time.

3.13.6 *Managing SME financing*

The important points which a branch manager should observe in managing SME financing is listed below.

- i. Ensure that you obtain the application form meant for the borrower along with documents as per the check list prescribed and it should be completed in all respects.
- ii. Ensure that the industrial unit satisfied the eligibility criteria of CGTMSM. For this purpose, obtain the unit's registration certificate from the Directorate of Industries to the effect that it is a SME unit. SME registration certificate need not be insisted upon if Provisional Certificate is given by the DIC.
- iii. Advise the SME unit to get itself registered with the District Industries Centre as it will help the unit for getting concessions.
- iv. Promoters background on technical and financial experiences should be gone through and required papers/documents should be obtained. Assets and Liabilities Statements of promoters and guarantors and credit report based on such statements are to be scrutinised.
- v. Income tax/wealth tax assessment should be verified. Applications from black listed parties should not be entertained. Accounts with other banks should be ascertained.
- vi. Ascertain as to whether the proposed item of manufacture is not a banned one and comes under Selective Credit Control.
- vii. The location of the unit with specific reference to Backward area declared by the Government, infrastructural facilities like power, water, manpower, road approach etc. to be ascertained.
- viii. Proforma invoices of machinery with competitive quotations should be obtained. Estimate for the proposed factory building should be obtained from our approved Engineers.
- ix. Pre-sanction visits should be made by the branch manager/ IDO
- x. Even for advances considered under the Manager's Discretionary Powers, the application form should be obtained. The Manager should prepare a brief note on the account and keep the note along with the documents. This note should explain,
  - a. the history of the account,
  - b. appraisal of the proposal from various angles,

- c. the purpose for which the advance was sanctioned,
  - d. visits undertaken by the manager/ IDO to the unit for pre sanction survey,
  - e. terms of sanction and
  - f. the mode of disbursement.
- xi. Even for temporary overdrafts, the application of the borrower should be obtained and kept in the file. Terms of sanction should be noted by the manager on the application form itself.
  - xii. Terms of sanction should be strictly adhered to in documentation and disbursement of the advance. Ensure that the advance is utilised for the purpose for which it was sanctioned.
  - xiii. The limits should be released only after creation of charges on security/additional security, completion of documentation, compliance of all terms and conditions of the sanction ticket and compliance of all statutory provisions of the Government.
  - xiv. Term loans should be released in such a way that the payment towards cost of machinery is made directly to the suppliers of machinery.
  - xv. Term loans for constructions of building should be released in stages on the approved Engineer's valuation for the work completed and on applying appropriate margin stipulated in the sanction ticket.
  - xvi. Working capital limit should be released only after installation of entire machinery required for production and obtention of power connection from Electricity Board.
  - xvii. The account should be covered under CGTMSE wherever eligible.
  - xviii. While arriving Drawing Limit, ensure that only paid stocks are included in the statement and book debts for more than the stipulated period should be excluded .
  - xix. Units name board should be displayed in the premises of the unit.
  - xx. Bank's Name Boards should be prominently displayed in the unit and godown and branded on items of machinery bought with the banks loans.
  - xxi. All assets hypothecated to the bank should be insured adequately with bank clause.
  - xxii. The items of machinery hypothecated to the Bank should be inspected at least once in a quarter. Raw materials, Good-in-process and Finished goods should be inspected once in a month.

- xxiii. Inspection of items of machinery and stocks should be recorded in the Inspection Register.
- xxiv. The OCC account should be monitored carefully to ascertain whether there is frequent cash withdrawals, which may be a sign of diversion of funds. Caution signals should be given if frequent cheques are issued in the name of chit funds/financial companies. The periodic statement submitted by the party with respect to sales during inspection should be matched with the OCC ledger, to ascertain whether the transactions are routed through the account.
- xxv. Power of Attorney to be obtained and registered with drawees for Supply Bills transactions.
- xxvi. Issuance of cheques without adequate funds and frequent return of bills should be looked into immediately and necessary steps should be taken to arrest such occurrences. Branches should be on guard as such incidence is a sign of incipient sickness.
- xxvii. When the account becomes and remains overdue, the branch should seek instructions from the concerned Sanctioning Authority to recall the advance.
- xxviii. Do not allow any withdrawal in the account after the account is recalled
- xxix. In case the borrower seeks operations in the account involving withdrawals after the account is recalled, the sanctioning authorities permission for the same should be obtained.
- xxx. In the event of account is being classified as bad and doubtful or suit has been filed for recovery, branch to prefer claims with SIDBI through the appropriate channel after recovery of realisable debts.
- xxxi. All the accounts with limit for more than Rs.2 lakhs, rating should be arrived every year
- xxxii. For take over accounts, all the stipulated norms/ conditions should be meticulously followed.

### **3.14 Role of Branch Manager in Rural Development**

3.14.1 With the advent of 'social banking', the outlook of commercial banks has tremendously changed from being a mere profit making organisation to a catalyst for development, more particularly in rural sector. As a strategic measure aimed at achieving the objectives of 'social

banking' many poverty alleviation programmes requiring the banks to provide credit support to weaker section beneficiaries have been introduced. In order to give an added impetus to this development banking, the Service Area Approach concept which envisages grass-root level planning for the integrated development of villages has been subsequently revised. Thus, the role of a rural banker has been vastly expanded over the years to cover a wide spectrum of activities commencing from planning to implementation.

3.14.2 In the changed scenario, the main functional areas of a Rural Branch Manager with regard to rural lending will include:

- i. To arrange for survey of villages to know the human and material resources and based on them to draw a realistic Branch credit plan for development.
- ii. To formulate agricultural and other schemes suitable for his command area.
- iii. To promote and finance all seasonal and non-seasonal agricultural operations in his command area.
- iv. To supervise and generally guide the agriculturists periodically in their operations and take active steps to ensure prompt repayment of bank loans at the appropriate time.
- v. To pay equal attention to fostering village and cottage industries.
- vi. To actively participate in the implementation of Government sponsored programmes and assist target group beneficiaries.
- vii. To invoke people's participation in the development process by identifying progressive farmers and volunteers and organising farmer's clubs with their involvement.
- viii. To identify himself with the rural population without entangling himself in local politics.
- ix. To provide dynamic leadership in initiating and speeding up the development of locality.
- x. To mobilise deposit from the rural community.
- xi. To ensure that the services of Rural Development officers and Agricultural Assistants (where provided to the branch) are effectively utilised for the purpose for which they are meant.
- xii. Besides his role in leading the branch team effectively, he has to plan for credit deployment in sectors desired by the corporate office, monitor and follow up the advances and recover them through a well planned strategy.

**3.15 Conducting test check by Branch Manager on certain delegated work**

3.15.1 Branch Manager for carrying out the overall function of the branch, has authority to delegate the work to Asst. Branch Manager or any of the officers working in the branch. He has discretion to entrust any extra work in addition to usual routine/normal work performed by officers to meet office exigencies. Branch Manager should also exercise proper supervision and control over the officers and staff with a view to ensure that the work entrusted to them is performed in accordance with the Bank's rules, systems and procedures coupled with requisite degree of care, accuracy and efficiency. Branch Manager should also maintain a record of allocation of work to officers. Violation of norms, rules, systems and procedures, income leakage, negligence, fraud, etc. should be recorded for the purpose of fixing up responsibility.

**3.15.2 Maintenance of General Ledger**

It is the responsibility of the Branch Manager to ensure that EVVR is checked daily/regularly and authenticated for its correctness. The Branch-in-charge may get this work done through the Officers of the respective departments/Asst. Branch Manager. However, the Branch Manager has to conduct test check as to the correctness of the A&L & P&L General Ledger in the following periodicity and include a certificate to the effect in the AUM - 1 statement submitted to Circle Office.

Small Branches	- Twice in a week
Medium Branches	- Once in a week
Large Branches	- Once in a fortnight
Very Large / Exceptionally Large Branches	- Once in a month

**3.15.3 Cash Management**

Reference is invited to Chapter 1, Para 27, Page 1.29 in Manual of Instructions - IX - Cash Handling and Management 2005. As guided in the Manual surprise checking of cash has to be carried out by the Branch Manager even if the Branch Manager is not at any time in joint custody of cash. He should examine the Cash Balance Book at irregular intervals and verify the balance of cash shown therein with the cash balance as shown in the main cash scroll and should initial both these books. All surprise checks of cash made should be recorded in a Register.

**3.15.4 Maintenance of Security items**

- i. As soon as the numbered items (viz. Cheque Books, Demand Drafts, Pay Orders, Mail Transfers, Telegraphic Transfers, Gift Cheques, Rupee Travellers Cheques, FD Receipts, RIP Receipts, etc.) are received, the Branch Manager should arrange for the opening of the parcels in the presence of an Officer designated for the purpose and check the

contents with the Invoice received. The serial numbers and the individual leaves in the numbered items should be checked to ensure that all the leaves are in tact. The Officer who verified should sign on the top of each numbered item book cover. An acknowledgement for receipt of parcels and certificate as to the correctness of the contents should be sent to HO: Stationery Dept. within a week of their receipt.

- ii. The numbered items then should be entered both in the Register of Numbered items and also in the system in the order of serial numbers with the dates of their receipt. Every entry made in this register should be authenticated by the initials of Officer-in-charge of Stationery and Officer-in-charge of section jointly.
- iii. At periodical intervals, at least once a month, the numbered items should be physically verified by the Branch Manager and a notation to this effect should be made in AUM - 1 positively. Circle Offices has to check whether all Branch Managers have given a certificate to this effect in the AUM - 1 Statement.

#### **4. Job Role of Assistant Branch Managers (ABM)**

##### **4.1 General**

4.1.1 The Asst. Branch Manager is the second Officer in command of a branch.

4.1.2 He shall work in close co-ordination with the Branch Manager and be ready at any time to take charge of the branch in the absence of the Branch Manager.

4.1.3 He should be familiar with various operations of the branch viz., deposits, advances, foreign exchange business etc.

4.1.4 He will be responsible and answerable to the Branch Manager for proper functioning of internal routine of the branch and its smooth functioning.

4.2 Asst. Branch Manager is personally responsible/accountable for the following functions:

- i. assuming direct charge of atleast one or more departments depending on the size of the branch and scale of operations;
- ii. ensuring that the books of accounts are checked by authorised persons, whose legible initials appear in token thereon;
- iii. balancing and follow-up of Sundries Receivable account and Nominal accounts;
- iv. ensuring that all statutory, statistical, control and reconciliation returns are submitted promptly (for this purpose he will maintain a diary);

- v. co-ordinating with Branch Manager to get the audit objections properly followed up and rectified;
- vi. ensuring that incoming mail is opened in his presence, if it is not done so in the presence of the Branch Manager and that inward letters are properly registered and delivered to the department for expeditious disposal;
- vii. ensuring proper control over preparation of duplicate vouchers.
- viii. ensuring that all officers and workmen attend office in time, remain in office throughout the working hours and turnout full day's job diligently and efficiently.
- ix. maintain proper records as prescribed under the Shops and Establishments Act;
- x. ensuring maintenance of internal discipline amongst members of the staff.
- xi. ensuring proper allocation of functions and details among officers and clerks in consultation with the Branch Manager (Allocation of work among Officers/Clerks should be in writing only);
- xii. ensuring timely disbursement of salary, wages to part time/temporary employees, etc.
- xiii. ensuring that services rendered to customers by various Departments are not only prompt and courteous but also efficient and to that end, endeavour to secure co-operation of every member of staff.
- xiv. ensuring that customers are treated courteously and will personally look into complaints of customers regarding services rendered by various Departments.
- xv. holding the custody of the cash safe key along with the shroff in large and exceptionally large branches and for alternate months in the case of medium size branches;
- xvi. maintaining proper record for movement of keys;
- xvii. ensuring that the branch cash and bank balances are within the ceiling limit fixed by the HO/CO and surplus/excess cash is remitted to SBI/RBI/Currency Chest/Feeder Branch to achieve economy in cash management; (for this purpose Asst. Branch Manager should make himself familiar with the practices followed at the local SBI/RBI regarding cash remittances);
- xviii. Recommending for grant of TODs and Drawings against uncleared effects.
- xix. All funds book for TOD, drawing against uncleared effects and excess over limits shall ordinarily be routed through the Asst. Branch Manager who will forward them with his remarks to the Branch Manager.
- xx. Communication to higher authorities regarding matters affecting Bank's interest.

4.3 Though the Asst. Branch Manager is under the superintendence of and to obey the instructions of the Branch Manager, he has a direct and personal responsibility to the HO in regard to the proper conduct of the Bank's business. It is his duty to report to the HO, any departure from the rules and regulations of the Bank which he considers detrimental to the Bank's interest and any defects in the Bank's security of which the HO is unaware. Ordinarily, such matters should be discussed with the Chief Manager/Manager in the first instance and the Asst. Branch Manager should address the HO directly only in exceptional circumstances. At branches where there is no Asst. Branch Manager, this responsibility devolves on the Officer who ranks next to the Branch Manager.

4.4 For the following functions he is responsible for getting them done through the officers of the respective departments by ensuring that

- i. procedures laid down and instructions given by the HO for working of various departments are carried out strictly;
- ii. HO Circulars are properly circulated amongst all staff members and properly filed for making ready reference at any point of time.
- iii. all books of accounts are maintained properly in accordance with the prescribed procedures;
- iv. at the end of the banking hours, tokens are kept in proper custody
- v. cheques are sent to Clearing House in time;
- vi. inward clearing cheques are debited to the accounts immediately and return of cheques is done within the stipulated time (Asst. Branch Manager should be familiar with the local clearing House Rules for this purpose)
- vii. opening forms, specimen signature cards, numbered items like cheque books, Demand Drafts, Mail Transfers, Gift Cheques, Rupee Travellers Cheques, etc. are kept in proper custody;
- viii. arrangements, maintenance and storing of old records, vouchers, stationery, etc. are in satisfactory order;
- ix. all books, rubber stamps, letterheads, etc., are securely kept under lock and key;
- x. all bills, late cheques and other documents of value are kept and properly locked in a separate small safe, if there is one, or kept in a steel box in safe cabinet or cupboard;
- xi. all stationery stock is properly recorded and stored in cupboard in a proper manner;
- xii. daily vouchers are properly numbered, bundled and kept under effective custody;

- xiii. leave records, leave addresses, staff files, etc. are properly maintained;
- xiv. operational costs such as telephone, miscellaneous expenses etc. are closely controlled.
- xv. there is no leakage in charging interest or commission on advances, bills or remittances, nor is there incidence of over payment on deposits.

#### **4.5 To assist the Branch Manager**

##### **4.5.1 He will assist the Branch Manager**

- a. in compiling data to be incorporated in the fresh/renewal proposal;
- b. in inspecting godowns/assets charged to the bank;
- c. in ensuring proper documentation and safe custody of all the security documents;
- d. in periodically monitoring through the conduct of important advance accounts;
- e. in preparation of Performance Budgeted Business Plan
- f. by taking over any duty or assignment as the Branch Manager may assign to him.

4.6 In the absence of Branch Manager either on leave or on duty the Asst. Branch Manager shall temporarily exercise the powers of the Branch Manager to the extent of discretionary limits delegated to the Branch Manager for advances.

#### **4.7 Assuming emergency charge of the branch**

4.7.1 When occasion arises for the Asst. Branch Manager or any other member of the supervising staff to assume emergency charge of a branch during the temporary absence of the Branch Manager, the following procedures should be observed. The official who has assumed charge should advise Circle Office to that effect together with his cash verification report. On resuming duty as Branch Manager, the permanent incumbent should verify the cash balance and important documents and all securities at the branch and thereafter forward to HO within a reasonable time the Relieving Manager's Certificate. If for any unforeseen reason, a temporary emergency charge is prolonged for a period of one month or over, the submission of Manager's Relieving Certificate by the temporary incumbent, will become necessary.

### **5. Job Role of Asst. Managers/Managers at branches**

#### **5.1 General**

5.1.1 The Branch Manager/Asst. Branch Manager has the authority to allocate the supervisory work in the branch among the Managers/Asst. Managers of the branch. Manager/Asst. Manager should ensure that a satisfactory quality of supervision is maintained.


5.1.2 Assistant Manager/Manager should assist the Branch Manager in his Deposit Mobilisation and recovery efforts.

 **Note:** Branch Manager is AGM in ELB and CM in VLB. Asst. Branch Manager is CM in ELB and SM in VLB.

5.1.3 An officer may be placed in-charge of one or more sections in the office depending upon the volume of work involved.

5.1.4 An Officer placed in-charge of a section is responsible for

- a. efficient customer service in his section;
- b. proper maintenance of books and registers;
- c. checking and authentication of vouchers;
- d. checking of entries in the books, ledgers and registers;
- e. despatch of statements of accounts/custody of savings bank pass books;
- f. balancing/tallying of books allotted to him periodically;
- g. correct calculation of interest, commission etc. and checking thereof;
- h. replying the customers on enquiries of routine nature;
- i. despatching all cheques/bills/instruments taken for collection immediately to the drawee centre;
- j. follow up of long pending items in bills section and take timely steps for their realisation;
- k. timely despatch of due date notices to customers;
- l. timely credit of periodical interest in deposit accounts;
- m. collection of locker rents in time

 **Note:** The above list is only illustrative. In a nutshell, the officer in charge of a section is responsible for proper housekeeping, follow up, customer service, income leakage

5.1.5 The functions described as above and elsewhere in this section are supplementary to the various guidelines/procedural instructions given in the Manuals of instructions, circulars issued by HO from time to time.

5.1.6 The responsibilities as described above and elsewhere in this section remain the same irrespective of the fact that the particular branch is computerised and the computer system does not provide for certain function and/or the system is defective/inadequate to do a particular

function. Such gaps found, if any, should be filled in manually apart from initiating action for modifying the software provided with the help of software vendors through HO: Technology Management Department.

## **5.2 Attending to correspondence**

5.2.1 The Officer-in-charge should attend to all correspondences relating to his section, within a time frame. While the letters of routine/ordinary nature shall be signed by the Officer himself, letters of important nature and letters other than that of routine nature should be got signed by the Branch Manager/Asst. Branch Manager after doing initial scrutiny, under his initial.

## **5.3 Maintenance and custody of files, documents etc.**

5.3.1 The Officer-in-charge is responsible for the safe-keeping of files, opening forms, signature cards and other valuable documents relating to his section. Officers supervising bills, numbered books, etc., should ensure safety of the bills, numbered books and other documents of value.

5.3.2 It is the responsibility of the Officer-in-charge of every section to ensure that the books of accounts, registers, ledgers etc., are properly arranged, accounted for and kept at the appropriate places meant for their overnight custody.

## **5.4 Replying to inspection/audit reports**

5.4.1 Even though the Branch Manager has an overall responsibility of rectifying the irregularities/deficiencies mentioned in the Inspection/Audit reports, it is the primary responsibility of the Officer-in-charge of various sections/departments to take necessary and timely measures/steps for rectification of defects/irregularities pertaining to his section/department, after getting necessary guidance from the Branch Manager/Asst. Branch Manager wherever necessary and hand over such a rectification report to the Branch Manager/Asst. Branch Manager to enable him to forward the same to Head Office/Circle Office after a thorough scrutiny and after necessary corrections, improvements wherever necessary.

✍ **Note:** However, the Branch Manager must look to the more serious irregularities contained in the Special Report/Main Report, rectify and submit his comments to Head Office Inspection Department within the stipulated period.

5.4.2 Any lapses pointed out should be rectified as far as possible then and there so as to avoid its reporting. They should also ensure that at the time of inspection all necessary records/information are provided to inspecting officials.

## **5.5 Reference to be made to the Manager - Advances/expenditure proposals**

5.5.1 Discretionary powers-for granting advances, allowing temporary overdrafts, withdrawal against uncleared effects, purchase of cheques and bills and expenditure should be

exercised only by the Branch Manager. Officer-in-charge of these sections should refer all such matters to the Branch Manager through Asst. Branch Manager and act according to his instructions. Only matters of importance like the above should be taken to the Branch Manager/Asst. Branch Manager. All other routine matters (like passing of cheque, etc.) should be dealt with by the officer of the section concerned.

## **5.6 Responsibilities of Officer (Advances section)**


5.6.1 Officers supervising the Loans and Advances section will have the following responsibilities.

- a. Processing of fresh/renewal proposals (however discretion to final recommendations for fresh advances and renewal of existing advances should be exercised only by the Branch Manager)
- b. Communicating the terms of sanction to the borrower and obtaining a copy of the terms of sanction duly acknowledged by the borrower and keeping the same in files.
- c. Obtention of documents in accordance with the terms of sanction/Documentation Manual; assisting Branch Manager in creation of equitable/registered mortgage over the borrower's property as per terms of sanction.
- d. Arranging for filing of Form 8/13/14 with the Registrar of Companies wherever necessary.

✍ **Note:** For 5.6.1 (c) & (d) above, Branch Manager in branches upto Scale IV and CM (Credit) in Scale V branches are responsible.

- e. Proper maintenance of Documents Execution Register, Equitable Mortgage Register etc.
- f. Taking proper and adequate insurance cover in respect of properties charged to the Bank during the pendency of the advance and arranging for renewal of insurance policies.
- g. Assisting the Branch Manager/Asst. Branch Manager in fixing up drawing limits after proper scrutiny of stock statements. However, the drawing limit so arrived should be authenticated by the Branch Manager in branches upto Scale IV and by CM credit in ELBs.
- h. Conducting inspection of godowns as directed by the Branch Manager/Asst. Branch Manager.

- i. Keeping the documents in full force by obtaining annual acknowledgement of debts as prescribed by Head Office at all times and reporting the position to Branch Manager/Asst. Branch Manager in time for necessary action.
- j. Timely preparation of control returns and other returns pertaining to Advances Section and verification of the correctness of information furnished in such returns in co-ordination with the Branch Manager (upto VLBs) and Asst. Branch Manager. (in case of ELBs) which help the BM in timely submission to controlling authorities.
- k. Proper maintenance of copies of control returns/Statements sent to RBI/Head Office for future reference/verification by inspecting officials. Maintenance of diary for the same.
- l. Monitoring and follow up of all advance accounts and bringing irregularities to the notice of the Branch Manager/Asst. Branch Manager.
- m. Assisting Branch Manager in recovery of all advances including NPAs.
- n. Attending to suit filed accounts including attending to court cases etc.,

 **Note:** The above list is only illustrative but not exhaustive.

## **5.7 Personnel Administration**

5.7.1 The Officer-in-charge of the section will have the immediate and primary responsibility of getting the job done pertaining to his section effectively. In other words, he will be responsible for the administration of staff in his section. While the officer should provide necessary guidance to the staff under his control, he should not hesitate to record the mistakes committed by the staff in the Audit Book, if the staff concerned does not improve his performance despite the best efforts of the Officer. The matter should be brought to the notice of the Branch Manager for corrective action

## **5.8 Role of Officer in FX department**

- i. To comply with the various RBI guidelines on FEMA, Trade control regulations, FEDAI rules and UCPDC guidelines. A copy of RBI's Master circulars, Import/Export Policy Book, notices issued by the trade control, FEDAI rule book, circulars issued by RBI/ECGC/HO, etc. should be kept updated with him.
- ii. To apply correct rates of exchange for various FX transactions. For this purpose, the officer should keep the daily/weekly circulars/rate schedules issued in custody.
- iii. To ensure routing all FX transactions through EXIM Bills Module/ Menu.

- iv. Timely reporting of purchase and sale transactions including those of FCNRD through system.
- v. To ensure maintenance of accounts, registers, books, etc. relating to foreign business.
- vi. To ensure submission of RDA claim to Treasury Branch on the same day on which RDA a/c was debited.
- vii. Issue and encashment of foreign travellers cheques, foreign currency and drafts.
- viii. Proper follow up of PC accounts, Overdue export bills and all other loans and advances coming under his control and shall maintain a Due Date Register for this purpose
- ix. To assist the Branch Manager in issue of LCs, after ensuring compliance of all sanctioned terms and conditions.
- x. To recover commission, brokerage, commitment charges and other charges for all Forex transactions handled.
- xi. To ensure receipt, accounting, maintenance and advising of inward and outward remittances through system.
- xii. Issuing various certificates to the customers.
- xiii. Proper and timely compilation and submission of all control and statistical returns to RBI/ECGC/HO/Circle Office including those relating to payment of ECGC guarantee fee.
- xiv. Proper custody of test key, foreign travellers cheques, specimen signature of correspondents, foreign drafts etc.
- xv. To ensure that transfer of funds to Treasury Branch arising out of purchase/sale of FX should be through FX Holding account only.
- xvi. To ensure that no FX transactions relating to countries under US economic sanction/embargo programme, in any currency, takes place. He should get updated by the “SDN List” published by OFAC from time to time and is also available in their official website.
- xvii. To ensure that the borrower should not have been placed under Exporters Caution List of RBI or Specific Approval List of ECGC or Country with which the exporter wants to deal should not be under Restricted Cover Countries (RCC).
- xviii. Any other work given by Chief Manager from time to time

## **5.9 Co-ordination Among Various Sections**

5.9.1 An officer is not only responsible for the work allotted to him but also owes a collective responsibility for the entire branch work. An allocation of work should not act as watertight compartment, segregating one section from another. With a view to improve the efficiency of operations of the section/s under his control, the Officer should endeavour to function in proper co-ordination with the related sections/departments.

## **5.10 Extraordinary Situations**

5.10.1 In addition to the normal routine work, any other work shall also be assigned to an Officer by the Branch Manager/Asst. Branch Manager to meet office exigencies. It is the duty of the Officer to assist the Branch Manager/Asst. Branch Manager in the efficient functioning of the branch. When the clerical staff deliberately resort to work stoppages and delaying tactics thereby paralysing the normal functions of the Branch and in such extraordinary situations Officer has to attend to original/clerical work of the day, as completion of work at the Branch/Office is the responsibility of the supervisory staff.

## **5.11 Communication to Higher Authorities on matters affecting the Bank's Interest**

5.11.1 An Officer who desires to send a communication to the higher authority other than the Manager on any important matter pertaining to his branch, such as

- a. serious departure from the rules and regulations of the Bank which he considers detrimental to the Bank's interest;
- b. major defect in the security held for advances by the Bank of which Circle/Head Office is unaware;
- c. any matter seriously affecting the means, character and stability of a customer enjoying advance facilities;

5.11.2 He should do so by addressing to Circle Office/Head Office (through Circle Office) through the Manager of the Branch. Only when the Manager refuses or neglects to forward such communication the same may be forwarded to Head Office directly.

## **5.12 Participation in Development Work**

5.12.1 Officers must discharge their responsibility effectively giving full support to the Branch Manager to devote his time to development work. Officer should also take an active role in deposit mobilisation.

## **6. Job Role of Chief Manager (Credit) in ELBs / Senior Manager (Credit) in VLBs**

6.1 Appraisal of credit proposals including renewal proposals. However the ultimate recommendation to Circle Office/Head Office should be done by the Branch Manager only.

6.2 Obtention of cover documents for advances and keeping them alive, Creation of EM, Registration of charges with ROC, Disbursal to be made only after completing all documentation. If for any valid reason waiver from certain terms and conditions is required, it should be placed to the sanctioning authority concerned through Branch Manager and only after obtaining their specific sanction, funds should be released. It is, however, the responsibility of the Branch Manager to take such sanctions for waiver.

6.3 Arrange for periodical inspection of stocks charged to the Bank.

6.4 Arranging for insurance of assets charged to the Bank

6.5 Funds book to be routed through him for his recommendations/observations.

6.6 Excess/TOD wherever warranted may be allowed during the absence of the Branch Manager and confirmation to be obtained from the Branch Manager subsequently.

6.7 Ensure timely application of interest, recovery of commission and other income and avoidance of leakage of income.

6.8 Follow up of advance bills, overdue export bills, overdue PC accounts, etc.,

6.9 Arrange for preparation of control returns relating to advances in time, scrutinise them and place the same to the Branch Manager for his further scrutiny and signature.

6.10 Submit review of advances to sanctioning authorities.

6.11 Sanction of loan on deposits, loan against government securities, LIC policies, etc., within his delegated powers and sanction of loans under staff schemes.

6.12 Ensure updating of data related to advances in the system as and when required.

6.13 Follow up of advances with regard to repayment of instalments and recovery of interest.

6.14 Assist the Branch Manager in recovery of advances especially in NPA accounts.

6.15 Ensure proper custody of books, registers and documents

6.16 Assist the Branch Manager in negotiating compromise proposals.

6.17 Any other work assigned to him from time to time by the Chief Manager.

## **7. Job allocation at branches for Officers**

7.1 Effective management of any organisation is measured in terms of the delegation of the various functions among all its functionaries. In a financial organisation like banks the delegation assumes more importance in view of the necessity to take decision quickly and correctly.

7.2 Field level functionaries are from time to time advised of the delegated powers in respect of the various functional areas. However, it has to be understood that delegation does not mean demarcating the power to exercise alone. The delegation should also be in respect of the functional aspects particularly at the branches. The importance of well defined area of functions of an officer in a branch assumes greater significance with the aspect of accountability for various lapses to be identified.

7.3 With a view to create a healthy and proper functioning of the branches, all the work among all the officers should be properly allocated by means of a written office order and the allocations made as suggested should also be made rotational among all the officers so as to make all officers to have exposures to all areas of the branch functioning.

7.4 The office order as suggested above should be preserved and made available to the Inspecting officials.

7.5 Inspecting officials should verify whether the office order is in vogue at the branch and in its absence bring that to the knowledge of the Inspection Department immediately by means of special report.

7.6 The Inspecting officers have to append a copy of such office order to their report. Further, in case any serious lapses are noticed during the course of the inspection the name of the officers directly responsible for the same should be mentioned without fail.

## **8. Job Role of Credit Monitoring Officers at branches**

8.1 CMOs at Circle Offices are part of the Credit Monitoring Cell and as such their job role will be aligned to the functions prescribed for CMC.

8.2 The job role of CMOs at branches have been defined as set out below :

8.2.1 To assist the Branch Management

- a. in the collection of the application and other required data/credentials from the borrower in respect of identified accounts (i.e. those falling within the purview of CMOs) and appraisal thereof. Submission of proposals including review and renewal proposals to the sanctioning authority/Circle Office. (Joint appraisal

with Circle Office to be undertaken wherever prescribed to reduce the processing time).

- b. in replying to the queries raised by HO/CO in respect of these proposals. Follow up with the sanctioning authority for the expeditious disposal of the proposals within the time norms laid down by Head Office.
- c. in ensuring and reporting compliance of terms of sanction to the sanctioning authority/Circle Office and arranging for pre-release audit wherever applicable.
- d. in monitoring the identified accounts including recovery and follow up.
- e. in rectification of irregularities and documentation deficiencies including leakage of income as pointed out in the Inspection/Audit/ concurrent audit/other reports.
- f. for canvassing more business especially fee based and non fund based business so as to maximise the profitability of the branch.
- g. in participating consortium meetings, joint inspection, etc.

8.2.2 To ensure wherever applicable the following in respect of the identified accounts

- a. registration/modification of charges with Registrar of Companies.
- b. periodical search with ROC for the charges created.
- c. follow up, receipt, scrutiny of QIS and forwarding to CO
- d. inspection of all the assets charged to the Bank
- e. receipt of stock statements regularly and fixing up of drawing limits.
- f. keeping all the cover documents alive and enforceable
- g. reporting to the controlling office of excess, if any, allowed.
- h. submission of quarterly/half-yearly returns to Circle Office and sanctioning authorities
- i. scrutiny of turnover in the account and verification of end use of funds.

8.2.3 To furnish the data required for assessing the quality of the identified assets and assessing the asset classification as per IRAC norms.

8.2.4 To serve as liaison/relationship officer for the accounts handled by him by working in close co-ordination with the loans section, branch management and controlling office on the one hand and by continuous interaction with the borrowers on the other.

8.2.5 To interact with company directors/officials in general and nominee directors appointed by our Bank in particular and elicit as much information as may be relevant about the company.

8.2.6 To attend with prior permission of the competent authority the Annual/Extraordinary General Body Meeting of the company to ascertain the latest position/trends about the company.

8.2.7 To apprise the Branch Management/Circle Office of

- a. the wide variations, if any, between the actuals vis a vis the projections in the QIS and arrange for taking corrective steps.
- b. the critical areas in the financial statements of the borrowers.
- c. major repayment commitments of the borrower such as loan instalments, bonus, taxes, redemption of shares, etc., vis-a-vis cash flow position of the borrower.

8.2.8 To have close watch on the identified accounts and alert the BM/CH about symptoms if any signifying possible slippage in the asset classification.

8.2.9 To monitor the implementation of the rehabilitation package approved by Circle Office/Head Office for such of those accounts selected for special monitoring by CMOs and submit review reports which *inter alia* should include the progress made, the difficulties, if any, faced in implementation, etc.

8.2.10 To furnish the required details/agenda to enable the Branch Manager/Circle Head to raise points at the consortium meetings/other forums about the conduct of the account.

8.3 As the liaison officer, CMO will endeavour to have his credit monitoring efforts result in the maintenance of quality assets and thereby enhance the profitability of the Bank. The CMOs should develop a system of diarising/recording of all the activities/due dates so as to ensure prompt action/follow up.

#### **8.4 Reporting system for CMOs at branches**

8.4.1 Quality of information furnished is the most important element in any reporting system. The system of submission of reports at the end of calendar quarters, particularly in respect of large borrowal accounts, often results in the bunching of such reports which is not conducive for a qualitative feedback. The reporting system suggested for CMOs at branches include the following.

##### **8.4.2 Quarterly Account-wise Report**

###### **i. Objective**

For each account handled by him, the CMO will submit a quarterly report, the first of such report to be submitted immediately on completion of 3 months from the date of

sanction. CMOs should diarise the due date of the quarterly report for each account and ensure prompt submission. Thus the reports to be sent will be spread over the quarter avoiding bunching at quarter end. The introduction of the above report will replace the existing monthly and quarterly reports submitted by CMOs. The format of the report has been designed in such a manner that it will throw more focus on the monitoring of accounts besides supplementing the information furnished by branches through other reports/returns.

ii. **Coverage**

The format covers five major areas where the Credit Monitoring Officer has a major role to play. They are

- a. Management
- b. Financial
- c. Operations
- d. Monitoring and
- e. Audit

The CMOs have to concentrate more on these areas and furnish as much relevant information as possible about the accounts they handle. The format provides scope for furnishing details such as technical, marketing, etc. having a direct bearing on the functioning of the unit. The format also covers the position of the account, security coverage, compliance of terms of sanction, the comparative position of the projections vis-a-vis actuals with the comments of CMOs on QIS parameters.

iii. **Mode of submission**

The format is to be used for submission for Q-1 and Q-3 from the date of sanction. The original is to be sent to Circle Office under copy to respective credit desks at HO. For Q-2 and Q-4, CMOs shall submit along with review and renewal proposals, their observations/comments on the borrowal account as an annexure broadly covering the major areas, viz., Management, Financial, Operations, Monitoring and Audit.

8.4.3 ***Half Yearly Review Report under Credit Monitoring System***

i. **Objective**

In order to provide a direct feedback to Circle Head on the effectiveness of the Credit Monitoring System at branch level, the CMOs have to submit a half yearly CMS Review

report for the half year ending September and March every year. The reports may be used by the Circle Heads for review of the Credit Monitoring System in the Circle.

ii. **Coverage**

The report, in general, covers the effectiveness of credit monitoring system implementation at the branch level and would *inter alia* include the contributions made by the CMO in areas such as marketing, profitability, recovery, audit, etc. With the information available in the report, Circle Head may be able to make a fair assessment on the credit monitoring system. The CMO can also highlight the contributions made by him, constraints faced, if any, and suggestions for improvement.

iii. **Special Reports**

Wherever any adverse/abnormal features in the maintenance/operation of accounts, holding of securities, adherence to the terms of sanction, etc., are observed which in the opinion of CMO will be detrimental to the interests of the Bank, he shall send a confidential report directly to the Circle Head. The reports should be comprehensive and sent without any delay.

**9. Job Role of Industrial Development Officers (IDOs)**

**9.1 At Circle level**

9.1.1 The following are the job role of IDOs in scale I, II, III in Circle Office

- i. Would undertake survey to identify potential for SME lending in their area of operation.
- ii. Would be under taking marketing of the SME units in the industrial area/ industrial clusters and other potential places in the area. These proposals would be placed by the IDOs after processing for sanction by Branch Manager concerned /Circle Office in case the account falls beyond BM's powers and placed to the sanctioning authority. Each IDO should bring in fresh SME business of Rs.25 crores to Rs.50 crores every year. IDOs would however not be utilised for putting up renewal proposals.
- iii. Organise and make presentations on various products of the Bank to SME segments to various entrepreneurs
- iv. Should keep close liaison with Branch Managers for making calls to the potential customers and make frequent visits to branches for the purpose.
- v. Liaison with SME related Government Organisations, Associations and related departments for business development purposes.

- vi. Would undertake viability study of Sick SE/ SME units on an ongoing basis.
- vii. Would offer technical counselling to entrepreneurs.
- viii. Would undertake unit inspection for accounts with limits of Rs.50 lakhs and above and submit Technical Report and Performance Report before sanction as prescribed.
- ix. The IDOs in general should not be utilised for operational aspects like documentation, disbursements etc. and should be taken care by loan officer. The files have to be handled by loan officer only. However pre sanction and post sanction visits to units to be undertaken by IDOs to ensure proper utilisation of limits sanctioned.
- x. Would be submitting an online report every week as per format annexed.
- xi. The IDOs would help Circle Heads and Branch Managers organise customer meets of SME clients.

## 9.2 **At Head Office**

### 9.2.1 The following are the job role of IDOs in scale I, II, III in Head Office

- i. Frame policies for improving credit flow to SME sector.
- ii. Monitoring of performance of IDOs
- iii. Monitoring performance of Structured Loan Products under SME. Comparing our SLPs with that of other Bank's SLPs for the purpose of improvement in our products and also for coming out with new SLPs
- iv. Identification of SME focus branches and review of their performance on quarterly basis.
- v. Undertake marketing like field level IDOs
- vi. Co-ordinate in organising SME customer meets
- vii. As per extant guidelines, for proposals marketed and appraised by IDOs, independent risk assessment should be got done by another Officer from Risk Management Department.
- viii. In order to have effective utilisation of the services of IDOs to obtain desired results of SME business enhancement, Circle Heads and Branch Managers are directed to take note of above revision of job role of IDOs and ensure that these officers are utilised only for the above purpose as the same will augment growth of SME advances of the Bank

## **10. Job Role of Rural Development Officers**

10.1 Where the volume of work of a rural branch is large, services of Rural Development Officer (RDO) are provided to make the work of the manager easy and smooth. Being technically qualified in the field of agriculture and/or other allied fields their main role will be, technical and recommendatory in nature. However when the situation warrants, his role will be expanded to cover the entire gamut of rural lending.

10.2 **The role of a Rural Development Officer** will broadly cover the following areas:

10.2.1 To conduct periodical survey of the branches covered by him in general regarding seasonality, cropping pattern, land utilisation, potentiality for agricultural development etc., and prepare Branch credit plan (BCP).

10.2.2 To make an assessment of crop prospects and ascertain the extent of utilisation of bank credit and prospects for recovery etc. during his periodical village visits.

10.2.3 To canvass for viable agricultural loan proposals/schemes conforming to the norms set by the corporate office from time to time. Such canvassing shall be done in consultation with Branch Managers concerned.

10.2.4 Agricultural loan proposals both at branch level and at higher levels shall be appraised by RDO after carrying out field inspection wherever necessary and furnish inspection cum appraisal report, economic viability etc. Such reports shall include specific opinions/recommendations of Rural Development Officer.

10.2.5 The Rural Development Officers attached to branches should undertake field visits as often as necessary. Advance tour programme has to be drawn by RDOs keeping in view the scope, necessity etc. The tour programme has to be submitted to the controlling office well in advance and got approved.

10.2.6 During the course of his visit, any irregularities observed in regard to utilisation/conduct of any agricultural loan accounts, the Head Office/Circle Office/Branch shall be apprised of the same immediately. The Rural Development Officer shall also help the branch managers in rectifying the irregularities. They have to ensure proper end-use of funds as it affects the success of projects and ultimately the recovery of advances.

10.2.7 The Rural Development Officers shall liaise the work of branches in contacting the outside agencies (State Government, Central Government, other banks, private, NGOs etc.) in regard to agricultural development activities as well as for non-credit activities.

10.2.8 The Rural Development Officers shall help the Branch Managers/Controlling Offices to conduct/to participate in the lead bank meetings and District Consultative Committee meetings

and attend to the work allotted to them in connection with formulation and implementation of District Credit Plan.

10.2.9 The Rural Development Officers shall also formulate suitable area based schemes for availing refinance from NABARD. They should also take concerted measures to ground the schemes as per time schedule approved by NABARD/Head Office. However, claiming of refinance from NABARD will be decided by Head Office based on cost of funds from time to time.

10.2.10 The Rural Development Officers shall assist the Branch Managers in seasonal recovery of agricultural and ISB sector loans as well as over dues in SMAs/NPA accounts. This is very important function and should be given serious attention. He will also organise recovery camps with the participation of Government Departments/farmers' clubs/contact farmers. He will also make use of his village visits for renewal of documents.

10.2.11 The Rural Development Officers will counsel the farmers on latest technological improvements in the field of agriculture and allied sectors with a view to improving farm production and productivity.

10.2.12 The RDO shall, in co-ordination with Government Departments and Non-Government Organisations, organise counselling services in the nature of pre/mid season campaigns, field visits, field demonstrations, farmers' meet/seminars etc.

10.2.13 Considering the fact that sustainable development is possible only with people's participation, RDO will endeavour to organise farmers club in villages.

10.2.14 The RDO will also endeavour to organise as many number of Self- Help Groups (SHGs) as possible and provide them with necessary credit with the approval of controlling office, so as to help the weaker sections of the society.

10.2.15 The RDO will ensure that there is no leakage of income with regard to agricultural advance accounts, particularly in respect of recovery of evaluation fee, inspection charges etc.

10.2.16 The RDO will assist the branches in marketing various Agri-structured products and other schemes like contract farming etc.

10.2.17 Wherever the Agricultural Assistants (AAs) are available the RDO should also guide and supervise to ensure that their (AAs) services are effectively utilised for the purpose for which they are meant.

10.2.18 To help branches in maintaining DCB register correctly.

10.2.19 By virtue of his close connection with majority of rural clientele, RDOs also shall assist the branches in tapping rural deposits.

## **11. Job Role of Security Officers**

### **11.1 The Chief Security Officer (CSO)**

11.1.1 The Chief Security Officer is the kingpin of the security set-up of the Bank. The following are his primary duties:

- a. To work under the general supervision, direction and control of the Top Management.
- b. To plan the strategy for security and to maintain it in a state of high efficiency. He is also responsible for the training, discipline and morale of Bank's security staff including Security Officers deployed in Circle Offices and Armed Guards at branches etc.
- c. To keep himself abreast of the developments affecting physical security of the Bank.
- d. To collect intelligence data so as to keep himself informed of internal and external developments on matters affecting the security of the Bank. To take all steps necessary for formulating a security policy for the Bank in accordance with the guidelines issued by the Government and the RBI from time to time and also issue specific instructions, covering aspects such as code of conduct for security staff, training in weaponry, checking of arms and ammunition, right of self-defence, occasions when shooting can be resorted to, etc.
- e. To direct, guide and supervise the Security Officers and to ensure that each Circle Security Officer maintains the security staff in his charge at a high level of efficiency, discipline, training, conduct and morale.
- f. To co-ordinate with, issue instructions and guide Security Officers in matters of security of the branches/within their jurisdiction.
- g. To undertake tours to the Circles and carry out surprise checks of branches on security aspects from time to time.
- h. To make suitable plans with regard to the requirement of security officers, new equipment to be installed, any vintage equipment to be phased out etc., to ensure that the bank security remains updated and there are no gaps whatsoever.
- i. To maintain close liaison with the Police and other Central/State Government authorities, Fire Brigade and other local functionaries, so as to secure their co-operation and co-ordination.
- j. To prepare annual budget estimates of the security for the Bank.

- k. To evolve strategy and decide upon the sources from where the security staff may be recruited or outsourced.
- l. To prepare an Annual Action Plan for the Bank, in consultation with Circle Security Officers and get it approved by the Management and also to be responsible for its implementation. Similarly, to ensure preparation of a security profile for each branch, indicating its weaknesses and strengths and also the steps necessary for improving the security aspects.
- m. To ensure preparation of the contingency plan duly vetted by the Management, Police, Fire Officials, Government agencies, etc. to meet all eventualities in the case of emergencies at Currency Chests.
- n. To prepare the Disaster Management Plan for the Bank and be responsible for its implementation.
- o. To introduce appropriate records, documents, etc. necessary for efficient security system.
- p. To formulate guidelines for the use of security staff in areas such as escorting cash from one place to another, both within the branch and outside, steps to be taken before, during and after a hold-up, what is to be done when there is a disturbance, riot, fire, search by police, etc.
- q. To formulate measures for inculcating security consciousness amongst staff by co-ordinating with the Bank's training centres/college.
- r. To inspect Currency Chest branches at least once in a year and to ensure that all steps are taken for the safety and security of cash inside the Currency Chests. As far as possible, Island Currency Chests be inspected at least once in two years .
- s. To conduct Annual Training Seminars and Advanced Training Seminars for the Security Officers of the Bank to keep them updated with latest security developments including the equipments.
- t. Likewise, to advise the Circle Security Officers to conduct such training programme for the armed guards of the Circles .
- u. To ensure that adequate training is imparted to all the Security Officers through internal and external training programmes
- v. To recommend mobile communication facility for Circle Security Officers and Bank Cash Vans on 'Need to have' basis, for better and effective communication, command and control.

- w. To initiate technical appraisal report of Security Officers in terms of Nayak Committee Report (Govt. guidelines issued, vide Govt. of India Ministry of Finance, Department of Economic Affairs letter no.11/8/92/Vig/LS dated 20th July 1993) and render necessary advise for strengthening the Security Profile of the Bank.
- x. To recommend to HO: Human Resources Management Department on placement of Security Officers, based on the security needs of Circles during general transfers of the Bank and on administrative grounds.
- y. To conduct security audit of all Currency Chests at least once in three years.

## **11.2 The Circle Security Officer**

11.2.1 Similar to Head Office, Circle Offices also have a Security Department controlled by Circle Security Officers with a considerable amount of power delegated to them. They are in charge of supervision and monitoring of the security arrangements at branches under their control. The number of branches under each Circle Office varies from Circle to Circle. Circle Security Officers are provided with exclusive telephone lines at their office and residence. Mobile phones are also given to enable them to perform their duties effectively and to make them accessible to the Circle Heads/ Branch Managers at all times.

11.2.2 The Circle Security Officers are assigned with the following functions:

- a. To ensure security of branches in their Circle
  - b. To work under the direct supervision, direction and control of the Circle Head and report to the Chief Security Officer (CSO) at Head Office on all technical matters.
  - c. To maintain the security staff under his charge in a state of high efficiency and be responsible for their training, discipline and morale and towards this, to issue necessary instructions/directions within the framework of the policy outlined by the Bank through circulars/ circular letters, etc.
  - d. To assist Circle Head in the selection and recruitment of armed guards in his Circle.
  - e. To aid and advise the Circle Head in matters of security and fire safety and to take adequate protective, precautionary and preventive measures with regard to security and protection of the Bank.
  - f. To act as the convenor member of the Circle Security Standing Committees, hold meetings once in six months and forward its minutes to HO: Security Department.
  - g. To ensure enforcement of all instructions, directions and regulations in respect of security, administration and safety arrangements issued by the Bank.
-

- h. To supervise the working of all branches from the viewpoint of security and protection of all property, buildings and assets of the Bank in his jurisdiction. To pay supervisory visits to find out whether the instructions issued are being followed and the state of alertness of the security staff, their morale, etc.
- i. To inspect the branches including Off-Site ATMs in his jurisdiction at least once in a year to assess the security arrangements in vogue and suggest means for strengthening these arrangements.
- j. To ensure that shooting practice and fire safety training is carried out for Security Guards at least once in a financial year.
- k. To inspect the Currency Chest branches in his Circle once in 3 months.
- l. To maintain close liaison with the State Police.
- m. To keep himself apprised of all offences affecting Bank's property and to devise ways and means to combat them.
- n. To exercise authority and control in matters relating to the extent of powers delegated to him.
- o. To make efforts to inculcate security consciousness amongst the staff by associating himself with the Bank's training programmes.
- p. To submit all reports and returns to the Chief Security Officer at Head Office on time.
- q. To prepare an Action Plan based on crime review of the branches under his jurisdiction in collaboration with the respective Branch Managers incorporating security lapses and suggesting remedial measures.
- r. To prepare a contingency plan duly vetted by the Management, Police and the Government to meet all eventualities in the case of an emergency whether man-made or natural.
- s. To advise the Circle Head/Branch Managers on the installation of suitable electronic gadgets for better security coverage of the branches within his jurisdiction.
- t. To be responsible for management of the security staff under his command including their induction, transfer, posting, promotion, accommodation and other welfare measures.
- u. To report on the technical aspects relating to the performance of the security staff as a part of the employee's confidential report.
- v. To arrange for procurement of arms and ammunition as well as licences for weapons for the security staff working in branches of the Circle.

- w. To aid and advise the Management, in consultation with the Police and other local functionaries, regarding the selection of site for building of the branches from the security point of view, the topography and crime proneness of the area, the criticality and vulnerability of the branch being the guiding factors.
- x. To be a member of the Premises Committee at Circle level for the selection of premises for branches/ ATM sites etc., viewing it from the security point of view.
- y. To recommend suitable security measures at the design stage to ensure in-built security in the branches with special reference to in-depth security of the strong room.
- z. To project categorisation / re-categorisation of the branches to the Chief Security Officer in the context of security environment prevailing in the area.
- aa. To recommend posting of Bank's Security Guards at Low risk/ Normal risk Branches, which are not eligible for such provisions, based upon bad Law and order situation on certification by SSP (Civil Police) at District. Head quarter.
- ab. To prepare Security Standing Orders for branches and Currency Chests.
- ac. To organise District Level Security Committee (DLSC) meeting in consultation with LDM once in a quarter. Composition of the DLSC is decided by the respective LDM.
- ad. As per the Nayak Committee Report approved by the Government of India the Security Officers will be
  - i. given additional duties involving only security of information, asset protection and loss prevention.
  - ii. assessed for their technical performance by the Chief Security Officer.

## **12. Job Role of Shroff at Currency Chests**

12.1 Each clerical staff working in the currency chests will do sorting and counting of currency notes of 9,000 pieces a day, on a full day 6,000 pieces in the first session followed by 3,000 pieces in the second session, and in the case of half working day 6,000 pieces.

12.2 In the event of taking up straight counting without sorting, each clerical staff would do straight counting of currency notes of 27,000 pieces a day, on a full day 18,000 pieces in the first session followed by 9,000 pieces in the second session and in the case of half working day 18,000 pieces.

12.3 The Note Counting Machines provided at the currency chests may also be utilised by the shroff for counting of sorted notes.

### **13. Godown keepers**

13.1 In Area III offices having a complement of not more than three clerks (other than the in-charge of the office), any person who is not a member of the subordinate staff may be required, in leave arrangements to perform godown keeper's duty.

13.2 Godown inspection duty shall not be entrusted to any one lower in status than a Head Cashier - Category 'E' or Special Assistant. This, however, will not preclude the Bank requiring a workman to accompany and assist the person inspection the godown(s).

### **14. Special Pay Duties for Clerical Staff**


#### **14.1 Job Role Telephone Operators**

Their work involves operating a Telephone PBX/EAPBX board with a minimum of three external lines on regular assignment.

#### **14.2 Job Role of Audit Clerks**

##### **14.2.1 Category A**

Clerks in the Internal Audit Department whose work involves audit, checking of completed vouchers, entries, statements etc. with a view to confirming their correctness and ascertaining whether office procedures and rules are being correctly followed. The irregularities detected by them are reported to the head of the Audit Department and/or his immediate superior, who is responsible for taking necessary action.

 **Note:** Checking of returns and statements from branches by other than Internal Audit Department clerks would not be covered by 'audit checking'.

##### **14.2.2 Category B**

- i. Audit clerks category 'B' would be audit clerks attached to inspectors on tours and will perform all routine checking functions and generally assist the inspector in the functions including preparation and typing of reports.
- ii. Their duties include
  - a. Assisting in the counting of cash balances, securities, etc. in the presence of the inspecting officials;
  - b. Assisting the inspecting officers in checking the quantities and values of the securities charged to the bank;
  - c. Checking the balancing of various deposit account ledgers and verifying the outstanding in inter-branch/sub-office(s) items-in-transit, suspense sundry deposits, drafts payable, term deposits and deposits at call accounts;

- d. Checking items of stationery and marking off vouchers and acknowledgements and assisting in the examination of vouchers other than those of inter-branch/sub-office (s) items-in-transit, suspense charges, sundry deposits and stationery accounts;
- e. Assisting in preparing the audit returns/reports and typing and generally assisting the inspecting officer in his functions as may be required.

**14.3 Job Role of Stenographers**

Employees required taking dictation in shorthand and/or type letters, statements, documents, etc., and attending to secretarial work.

**14.4 Job Role of Head Cashier I**

Their duties involve

- a. Holding the bank's cash, key and/or other valuables in safe custody jointly with an officer and being accountable for them and being responsible for the running of the cash department.
- b. Opinion compilation
- c. verification of vernacular signatures/endorsements;
- d. Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.
- e. Attending to Government Treasury work.
- f. In banks where the practice of discharging bills/hundies, for payment received only, is in existence, it may be continued to be done by this category.

**14.5 Job Role of Head Cashier II**

Their duties involve

- a. holding the bank's cash, key and /or other valuables in safe custody jointly with an officer and being accountable for them and being responsible for the running of the cash department:
- b. opinion compilation
- c. verification of vernacular signatures/endorsements;

- d. Countersigning cheques and/or drafts ( on selves correspondents), payment orders, deposit receipts, etc.
- e. Attending to Government Treasury work.
- f. discharging/endorsing bills, cheques, etc.
- g. being in-charge of clearing and godown departments, etc.
- h. passing independently clearing and transfer cheques, vouchers etc. (whether credits or debits) upto and including Rs.50,000 and cash vouchers upto Rs.50,000/- jointly with an authorised person.

#### **14.6 Job Role of Assistant Head Cashiers**

Their job is to assist the head cashier in looking after and checking the work of clerks in the cash department.

#### **14.7 Job Role of Special Assistants**

14.7.1 Special Assistants will be accountable and responsible for running of the department/section under them and their duties will involve looking after and checking the work of other clerk or clerks and substaff and will include:

- a. Passing independently, manually or online, cash instruments upto Rs.35,000/- and clearing and transfer cheques vouchers etc. (whether credits or debits) upto and including Rs.1,50,000/-. Passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer printouts etc.
- b. Accept, verify and post cash/transfer/clearing cheques and other instruments, as the case may be, in appropriate books of accounts/ledgers either manually or online and give due acknowledgments.
- c. Signing vouchers, cheques, drafts, mail transfers, pay orders, advices such as non-payment advices, inter branch fate calling advices, bill schedules, demand notices, statements certificates etc.
- d. Checking all vouchers, advices, statements, cheques, drafts etc., bills and books of accounts including current savings and other ledgers, cash, postal and revenue stamps, franking machine balances, exchange, discount, brokerage calculations and initialing by way of authenticating them for accuracy/correctness;
- e. Checking, manually or online, current, savings and other accounts

- f. Checking the coding and decoding of telegrams (excluding check symbols or ciphers)
- g. Discharging, endorsing cheques, bills, etc.
- h. Perform, when required in a computerised set up, system control functions, either jointly with an officer or independently, upon specific authorisation in this regard.
- i. Briefly explain the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate personnel.
- j. Inspecting godown (only in banks where such work is already being done by workmen).

14.7.2 For the purpose of efficient and effective functioning of the section or department the Special Assistant shall ensure that all acts, things and steps necessary therefor are taken by himself by the clerks placed under him and shall ensure that, wherever necessary,

- a. Reminders are sent on time and followed up
- b. Pass sheets/books are filled up and issued promptly
- c. Deposits are renewed on due dates or reminders sent to the parties
- d. Standing instructions are complied with
- e. Bills are accepted and due dates diarised/advised and followed up
- f. Interest, commissions and service charges are collected
- g. Proceeds of bills are received or remitted promptly;
- h. Confirmation of balance of accounts of the customers and its follow up.
- i. All securities relating to the department/section of which the special assistant is incharge are secured and/or kept in proper custody and properly handed to the authorised person at the close of the day person at the close of the day.
- j. Balances promptly taken, tallied and reported and followed up and also returns submitted
- k. Advices and/or duplicate advice summaries are issued/responded promptly, whenever called for;
- l. Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorisation.

#### 14.8 Job Role of Agricultural Assistant

14.8.1 To assist in the bank's lending and/or operations for agricultural development and/or financial assistance to small enterprises (other than small scale industries) such as vegetable/fruit vendors, artisans, self employed persons including beneficiaries under the differential rate of interest scheme.

14.8.2 To distribute and collect application forms and assist the farmers/small borrowers in filling up the forms.

14.8.3 To scrutinise application forms, title deeds, farm plans etc., to ensure that applications are complete in all respects and the particulars furnished in the forms are *prima facie* in order and for this purpose he may be required to visit the farms for verification and for collection of relevant data.


14.8.4 To take necessary steps to ensure that the periodical details, as called for are received from the farmers/small borrowers in time.

14.8.5 To keep in constant touch with farmers and to bring any adverse features to the Management's notice.

14.8.6 To verify farms/all farmers machinery/equipments livestock/tractors, etc.

14.8.7 To verify proper utilisation of the Bank's loans or the progress in work in respect of which loans are granted and to furnish reports on such verifications.

14.8.8 To make efforts and effect recoveries upto amounts not exceeding Rs.15,000/- from farmers/small borrowers from their place of work/residence, subject to necessary arrangements being made with regard to fidelity and transit insurance and personal risk insurance by the Bank.


 **Note:** Bank has evolved appropriate procedure about issuance of provisional receipts etc., of the cash not exceeding Rs.15,000/- collected on a day by an agricultural assistant from the agricultural/small borrowers/depositors.

14.8.9 To assist in the deposit mobilisation efforts by encouraging farmers/small borrowers to deposit their savings in the Bank.

14.8.10 To collect information about the conditions of crops in the villages

14.8.11 To collect necessary data for determination of village, adoption of financing of agriculture like farmers' land holdings, availability of infrastructure facilities, source of irrigation, use of tractors, pump sets etc., credit facilities available in village, recovery performance and the like.

14.8.12 To maintain liaison with Land Record and Registration Officers and other Governmental/Developmental agencies for expeditious handling of the Bank's work.

 **Note:** With a view to making optimum use of the technical skill of the agricultural development assistant, normally he may not be entrusted with usual clerical work, but where necessary he may be asked to do the clerical work also.

#### 14.9 Job Role of Tellers

14.9.1 Passing and cash payment of all cheques/withdrawal forms/travelers' cheques/ gift cheques/demand drafts/pay orders/bank orders, etc. upto and including Rs.10,000/-. Receipt of cash and issuance of pre-signed drafts/gift cheques/travelers' cheques/pay orders, etc. both against cash and transfer up to and inclusive of Rs.15,000/-.


14.9.2 A Teller's duty mainly comprises of the following:

- a. payment of cheques,
- b. receipt of cash,
- c. receipt of cheques,
- d. verification of signature on the instruments with the specimen, whether presented or offered by the customers themselves or by third parties, and
- e. issue of DDs, BPOs, Gift Cheques, etc. subject to the ceiling limits fixed by Head Office from time to time

 **Note:** Function (e) above is applicable in case of Category 'B' tellers only

14.9.3 At present the following category-wise limits are prescribed by Head Office for various transactions executed by tellers:

Type of Transaction	Limit for Category A	Limit for Category B
Cash Payments	Rs.7,000	Rs.8,000
Cash Receipts	Rs.1,000	Rs.10,000
Receipt of Cheques	-----	Rs.10,000
Issue of pre-signed DD/GC/BPO	Not applicable	Below Rs.10,000

 **Note:** The limit for issue of remittance instruments is excluding commission and the limits are per instrument per account per day

14.9.4 A teller may be given other duties depending upon the volume of work in the teller counter. It should, however, be ensured that customer service in his/her counter is not affected due to allocation of such additional work.

14.9.5 The Teller will be solely responsible for the custody and safety of cash entrusted to his/her care or received by him/her in the course of his/her duties and for the protection of other items which represent money.


14.9.6 When leaving the counter, the Teller must ensure that the cash is properly locked up either in his cash drawer or in his cash box. The keys of the drawer and the cash box must always be kept in his possession.

14.9.7 The cash paid or receipt items, such as cheques and credit vouchers for cash, should also be handled with care to ensure their safe-keeping from the moment they are received by the Teller until they are properly recorded/signed and handed over to the staff /officer concerned.

14.9.8 The teller is solely responsible for the custody and safety of cash and the numbered instruments entrusted to him and cash received by him.

14.9.9 The teller should also ensure that all instruments handled by him are properly recorded and accounted for in the books of the branch. The teller should exercise all the precautions normally observed by the paying and receiving cashiers.

14.9.10 For issue of DDs etc., he/she should follow the guidelines available in Manual of Instructions on Collection, Remittance & other Services and circulars issued by Head Office from time to time.

 **Note:** With regard to the operational guidelines on the Teller System, a reference may be made to Chapter 2 of the Manual of Instructions on Cash Handling and Management, 2005

14.9.11 In case any Teller refuses to carry out the above functions, it will have to be construed as disobedience of reasonable and lawful orders of the Management. Such refusal, if any, should always be recorded in writing and reported immediately to the Circle Heads with all the details for initiating appropriate action.

14.9.12 The additional duty of receiving cash upto the prescribed limit entrusted to the Tellers does not, in any way, preclude the Receipt Cashier or Single Window Operator from receiving cash remittances as per the limits prescribed from the customers. The Receipt Cashiers must continue to receive cash from the customers irrespective of the amount and quantum of receipts.

#### 14.10 **Job Role of Computer Operators**


##### 14.10.1 ***Category A (without passing powers)***

Computer Operator will perform all duties and functions of clerical cadre, either online or manually, which does not involve any passing or supervisory function of an officer of the Bank. He will, wherever and whenever required, function as a single window operator where he will also receive and pay cash.

##### 14.10.2 ***Category B (with passing powers)*** (who will be the Single Window Operator – SWO)

- i. In addition to the duties of Computer Operator 'A', their duties will include

- a. Passing and cash payment of all cheques/withdrawal forms/bankers' cheques/gift cheques, etc. upto and including Rs.20,000/-
- b. Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including Rs.25,000/-
- c. Receipts of cash and issuance of pre-signed drafts/gift cheques/travelers' cheques/pay orders/bank orders, etc. upto and including Rs.25,000/-

-  **Notes:**
- a. In respect of the above special pay carrying posts in clerical cadre -
    - i. Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete rests with the other signatory.
    - ii. Checking/verifying would mean verifying that the instrument/ material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument/material, initialing the relative entries in the respective books of accounts, manually and /or on line.
    - iii. Passing includes verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts/ledgers computer sheets and/or on line.
  - b. Selection of staff for being entrusted with special pay carrying posts shall be on the basis of their suitability for the specialised function, norms which shall be decided at the Bank level.
- ii. The comprehensive guidelines on handling of transactions by Single Window Operator (*Category B*) of our Bank are given in detail in **Annexure 4.2**.

## **15. Special Pay Duties of Subordinate Staff**

### **15.1 Duties of Liftman**

Persons required to operate the lifts on regular assignment

### **15.2 Duties of Cash Peon**

Persons are required

- a. To take money orders, to buy stamps etc., which involves carrying of cash not exceeding Rs.5,000/- and to carry insured letters, etc. to post office.
- i. To currency note bundles
- a. To seal parcels and packets containing currency notes;
  - b. To transit cash from the Bank to an office outside or vice versa, if unaccompanied by a watchman/Armed Guard.

 **Note:** As per RBI's Clean Note Policy stitching of currency notes not permitted.

### 15.3 Duties of Armed Guards and Watchmen

15.3.1 Safety of staff, customers and Bank's property is the main objective for posting an armed guard/watchman at a branch/office. The duties of a watchman will fall in line with the duties of an armed guard except for handling a gun and taking shooting position in case of an emergency. Specific duties are provided hereunder for armed guards at branches, currency chests, counting halls and on escort duty for cash remittances.

15.3.2 The scale of allotment of Armed Guards will be as under :

- |   |     |
|---|-----|
| i. High Risk Branches and Currency Chest Branches | Two |
| ii. Normal Risk Branches                          | Nil |
| iii. Low Risk Branches                            | Nil |
| iv. For each Cash Van                             | Two |


15.3.3 The Security Guard is the person who has to ultimately carry out and implement the security instructions issued to the branches. The foiling of the robbery/dacoity and apprehending of the culprits will essentially depend upon the alertness shown by him and his mental preparedness.

#### 15.3.4 *The Security Guard should perform the following Duties*

- i. To work under the general supervision and control of the Officer-in-charge of the Currency Chest /Branch Manager/Security Officer in Administrative Offices.
- ii. To perform diligently all such duties assigned to him by the Branch Manager / Security Officer or other authorised officers.
- iii. To be fully conversant with the standing instructions about his duties and responsibilities, with special reference to his area of jurisdiction, layout of the building, telephone numbers of Security Officer/Branch Manager/Circle Head/Fire Brigade and the Police to inform/seek assistance in case of need.
- iv. To wear the prescribed uniform smartly and correctly while on duty.
- v. To be vigilant and alert on duty, not leaving his post until properly relieved.
- vi. To guard and protect all assets of the branch and its building.
- vii. To be polite and courteous yet firm in his dealings with the public. To exercise restraint and avoid being provoked.
- viii. When on duty at the strong room, to examine carefully every aspect of security of the strong room and in the case of any discrepancy, immediately bring it to the notice of his superiors.

- ix. While at the gate, to ensure proper access control as per instructions to prevent unauthorised entry.
- x. Not to allow any visitor effecting ingress in the branch with unauthorised weapons/materials like firearms, explosives, etc.
- xi. To keep a close watch inside and outside the branch and in case of any anticipated/existing risk/suspicion, immediately take appropriate action as warranted and also report the matter to his superiors.
- xii. When on patrol duty, to be vigilant and alert and carefully search all such places which seem suspicious and where a criminal can hide.
- xiii. At the time of handing/taking over of duty, to check all locks of rooms and record the result of checking. Both guards (handing/taking over charge) to sign the register.
- xiv. To ensure that before/after banking hours all gates are closed. During non-banking hours, allow entry to people, only on production of identity cards / appropriate evidence, or with the permission of the Branch Manager/Security Officer after proper identification.
- xv. In case of the security alarm being raised, to close the gate(s).
- xvi. To be thoroughly conversant with the security standing orders shooting orders and other orders issued from time to time on matters covering security duties of the branch.
- xvii. To be thoroughly conversant with the location of fire alarm and hydrants and the places where fire extinguishers are kept and take prompt action in the case of fire.
- xviii. To be fully conversant with the use of fire fighting equipments in the branch. Also to be fully conversant with the photographs of criminals /suspects available in the rogues' gallery.
- xix. To be fully conversant with the sequence of action to be taken in the event of burglary/theft, dacoity/robbery, demonstration, hold-ups, procession/morcha, squatting/dharna and "gherao".
- xx. While deployed at the strong room/currency chest,
  - a. not to move away from his post under any circumstances, especially when the strong room is open.
  - b. to ensure that only authorised persons are allowed to open the strong room and that too, during the working hours.

- c. not to permit movement/loitering of any unauthorised person in the close proximity of the strong room.
  - d. to make note of any suspicious movement in the vicinity of the strong room and apprise the Branch Manager/Security Officer.
  - e. to ensure, before leaving, that all the doors are properly locked, electricity is shut off and also nobody remains in the strong room.
- xxi. To be thoroughly conversant with the communication system including telephones and electrically operated devices, to be able to raise a general alert and inform the Branch Manager/ supervisory security staff, in case of any eventuality.
- xxii. While on patrol , to
- a. Carry out surveillance of the premises
  - b. Prevent use of premises by squatters, hawkers or undesirable characters, for anti-social activities by public or bank staff
  - c. Check those points and stretches which are not visible from the static point-of the duty guard and assist the static point-duty guards.
  - d. Open and close unmanned gates in an emergency.
  - e. Deal with untoward incidents.
  - f. Keep a close watch over the building and other property against attempts at arson or accidental fire and take action as per the branch's standing orders on fire fighting.
  - g. Collect security information and convey the same to the superiors.
- xxiii. To check the identification of all persons, especially at night, found loitering in close proximity of the bank.
- xxiv. If arms are provided, to be responsible for custody, periodic cleaning, upkeep and maintenance of such arms and ammunitions.
- xxv. Not to carry the cash container himself.
- xxvi. To refrain from participating in the trade union activities.

 **Note:** 'Retainers' Peons (other than watchmen) whose names are registered in the Bank's Licence as Retainers will, when they perform "Armed Guard" duties, be entitled to special pay for "Armed Guards" pro rata.

**15.4 Duties of Daftary**

**15.4.1** Their work involves

- a. Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and /or collecting payments thereof.
- b. Collecting payments for cheques or postal order etc., from banks or post office counters. They may also be required to collect cash not exceeding Rs.5,000/- at a time against various instruments.
- c. Simple binding of books and registers;
- d. Press copying;
- e. Filing independently letters and other papers in respect files as per indications marked thereon;
- f. Assisting in issuing stationery;
- g. Stacking under guidance old records in orderly manner and assisting in giving them out when required; and
- h. Undertaking the whole process of sorting, arranging numbering, tallying the total number or stitching the vouchers.

**15.5 Duties of Head Peon**

**15.5.1** Persons required to assist in supervision of various matters pertaining to subordinate staff like

- a. cleanliness of the office premises
- b. cleanliness of uniforms
- c. leave arrangements
- d. arrangements for safekeeping of keys and
- e. distribution of duties amongst the subordinate staff.

**15.6 Duties of Air-Conditioning Plant helper**

Semi skilled persons who under the supervision of the technician attend to routine maintenance of and minor repairs to air conditioning plants.

### 15.7 Duties of Electrician

Their work involves carrying out semi-skilled electrical work like routine maintenance of electrical equipments effecting minor repairs to electrical fixtures and appliances.

### 15.8 Duties of Drivers

15.8.1 Persons required to drive, maintain and effect minor repairs (not requiring a technician's skill) to motor cars, motor vans, station wagons, scooters, motor cycles or other motor vehicles.

15.8.2 Bank work like transmitting cash, clearing or stationery will not be entrusted to private drivers employed by Bank's officers. If as a result the services of a driver are required for doing such bank work the existing private driver, if he was already doing bank work, shall be given preference for appointment of a peon cum driver.

## 16. Job rotation to staff at Head Office/Administrative Offices/branches

16.1 This will be without prejudice to the Management's right to effect transfers, in terms of the provisions of the Awards/Bipartite Settlements, as applicable from time to time. As agreed by FIBEU in regard to Head Office/other Administrative Offices/branches, job rotation to clerical staff, at the moment, other than those jobs attracting special allowance, would be effected after they complete a period of minimum of six months, in a particular section except in the case of Loans/Advances Dept. and Foreign Exchange Dept., where, the job rotation would be effected, after they complete a period of minimum of 12 months in Metropolitan/Large City branches.

✍ **Note:** 'Administrative Office' would mean and denote Circle, Training Centres, Inspection Centres, Stationery Centres and all offices other than branches.

## 17. Authority for authorising/passing transactions at branches in CBS environment

### 17.1 Monetary Powers

With effect from 12.02.2006, the authority to officers for passing/authorising transactions in branches are as under :

(upto and inclusive of Rs.)

Officers' Position	Capability Level ( in CBS )	Cash		Clearing / Transfer
		Receipts	Payments	
Assistant Managers (Scale I)	9	Unlimited	1,50,000	2,00,000
Managers (Scale II)	10	Unlimited	5,00,000	5,00,000

Officers' Position	Capability Level ( in CBS )	Cash		Clearing / Transfer
		Receipts	Payments	
Senior Managers (Scale III)	11	Unlimited	Unlimited	10,00,000
* Additional Asst. Branch Managers (Ad.ABM)	12	Unlimited	Unlimited	25,00,000
Chief Managers (IV), AGMs (V), DGMs (VI)	13	Unlimited	Unlimited	Unlimited
Asst. Branch Managers (ABM - irrespective of the scale)	15	Unlimited	Unlimited	Unlimited
Branch Managers (BM - irrespective of the scale)	16	Unlimited	Unlimited	Unlimited

\* New capability level introduced in Branches - Ref Para 17.4 below

## 17.2 Removal of Maker-Checker

17.2.1 With the introduction of Single Window System at branches, the “**maker-checker**” concept, presently enabled in some customer related front office transactions, **has been removed**. The list of such transactions is given below. These transactions can be handled **independently** by the respective staff (Tellers/SWOs/Special Assistants) upto the limits specified for them under cash, clearing/transfer without the need for authorisation by an officer.

SCR No.	Brief Description of the Transaction	Teller 6	SWOs 7	Spl. Asst. 8
<i>Cash Receipts</i>				
1010	Cash Receipt in Deposit a/c	15,000	25,000	49,999.99
3210	Closure of Deposit, CC, OD account having Debit balance by receiving cash	15,000	25,000	49,999.99
11010	Demand/Term Loan - recovery in cash	15,000	25,000	49,999.99
13010	DL/TL - Loan closure by receiving cash	15,000	25,000	49,999.99
20010	Receipt of cash in a BGL account (Including DD/BPO/TT)	15,000	49,999.99	49,999.99
<i>Cash Payments</i>				
1060	Cash Payment through W/D slip/ voucher in deposit/ CC/OD a/c	10,000	20,000	35,000
51072	Cash Payment through cheque in deposit/CC/OD a/c	10,000	20,000	35,000
20072	Payment of DD/BPO in cash (where the signatures in the DD/BPO have been duly verified and authenticated by an officer/ABM/BM)	10,000	20,000	35,000
<i>Clearing / Transfer Transactions</i>				
1020	Receipt of cheque in clearing for credit in a Deposit/CC/OD a/c	0	25,000	1,50,000

SCR No.	Brief Description of the Transaction	Teller 6	SWOs 7	Spl. Asst. 8
11020	Receipt of cheque in clearing for credit in a Demand/Term loan a/c	0	25,000	1,50,000
20020	Receipt of cheque in clearing for credit in a BGL a/c	0	25,000	1,50,000
21073	Payment of DD/BPO through transfer by credit to an a/c (Where the signatures in the DD/BPO have been duly verified and authenticated by an officer/ABM/BM)	0	25,000	1,50,000
20071	Payment of DD/BPO through clearing (Where the signatures in the DD/BPO have been duly verified and authenticated by an officer/ABM/BM)	0	25,000	1,50,000
1045	Transfer of funds from one deposit a/c to another deposit a/c through Withdrawal slip/ voucher	0	25,000	1,50,000
51073	Transfer of funds from one deposit a/c to another deposit a/c through cheque	0	25,000	1,50,000
11045	Demand/Term Loan-RECOVERY by transfer from another a/c	0	25,000	1,50,000
21031	Transfer of funds from a deposit a/c to a BGL a/c	0	25,000	1,50,000
22231	Transfer of funds from a CC/OD a/c to a BGL a/c	0	25,000	1,50,000
51081	Receipt of funds for issue of DD/BPO/TT by transfer from a deposit a/c through cheque	15,000	25,000	1,50,000
51071	Inward Clearing - Manual Debit	0	25,000	1,50,000

17.2.2 When an officer puts through transactions under clearing/transfer in these screens, (like transfer of funds from one deposit to another deposit a/c, or receipt of funds under transfer for issue of a DD), upto his/her revised powers as above, no further authorisation will be required.

17.2.3 Branches should note that the removal of maker-checker for the transactions listed under Para 17.2.1 is with the main aim of providing speedier customer service at counters.

### 17.3 Methodology for exercising the revised powers

17.3.1 The monetary powers have been enhanced/re-phased taking into account the need for **efficient customer service** at the front office.

17.3.2 In order to have uniform approach, systems and procedure, **the existing differential** powers delegated to officers based on the size/category of the branch in which he/she is

positioned, is discontinued. The powers delegated shall be uniform irrespective of the size/category of the branch in which the officer is working.

17.3.3 The powers delegated shall be uniformly applicable to all instruments like cheque, withdrawal slip, DD, BPO, voucher, etc., and shall be uniform for both debit and credit transactions under clearing/transfer.

17.3.4 In the CBS environment, while putting through transfer / clearing transactions in the batch, as the debit transaction precedes the credit, a single authorisation will enable completion of both the legs of the transactions.

17.3.5 The existing system of passing debit instruments jointly by two officers wherever the amount exceeds the powers of the lower level officer is dispensed with.

17.3.6 The instruments shall be independently (singly) passed/authorised by the officer who is having the requisite delegated power.

#### 17.4 **Additional Assistant Branch Managers (Ad.ABM)**

17.4.1 A new capability level called “Additional Asst Branch Manager (Ad.ABM)” with capability code 12 is introduced in branches. This new level is not scale-specific and the same is suggested for use at branches where the number of transactions of value above Rs.10 lakhs is high and frequent. Mostly, Very Large (Scale IV) and Exceptionally Large (Scale V) branches only may require this capability level so that the workload for ABM, BM is reduced.

17.4.2 Even though Ad.ABM is not scale specific, it is recommended that only officers in the category of Scale II or Scale III shall be assigned the capability level 12, as the passing power has been kept upto Rs.25 lakhs singly under clearing and transfer. However, such assigning of higher capability level shall not attract any officiating allowance.

#### 17.4.3 **Guidelines/Procedure for designating an officer as Additional Asst. Br. Manager (Ad.ABM)**

- i. A new capability level called “Additional Asst Branch Manager (Ad.ABM)” with capability code 12 is introduced in branches. This new level is not scale-specific and the same is suggested for use at branches where the number of transactions of value above Rs.10 lakhs is high and frequent. Normally, **Very Large** (Scale IV) and **Exceptionally Large** (Scale V) branches **only may require this capability level** so that the workload for ABM, BM is reduced. Presently, the Branch Manager or Assistant Branch Manager of a branch has powers to upgrade the capability levels of users on a temporary basis for that particular day only.

- ii. Even though Ad.ABM is not scale specific, it is recommended that only officers in the category of Scale II or Scale III shall be designated as Ad.ABM, as the passing power has been kept upto Rs.25 lakhs singly under clearing and transfer. However, such assigning of higher capability level ***shall not attract any officiating allowance.***

17.4.4 ***Ad.ABM in EL branches***

- i. In Exceptionally Large branches, depending on the volume of transactions above Rs.10 lakhs, one or two officers (in scale II/III) shall be designated as Ad.ABM and given the capability level 12 by taking up with the project office. *There is no need for getting prior permission from the Circle Head.* The number of officers in Ad.ABM category at EL branches should not normally exceed TWO.

17.4.5 ***Ad.ABM in VL branches***

- i. In Very Large branches, only one officer (in scale II/III) at a time shall be designated as Ad.ABM and given the capability level 12 by the ABM/BM on a daily basis depending on the volume of transactions above Rs.10 lakhs. Proper registers should be maintained for this purpose. For designating Ad.ABM on a temporary basis daily, there is no need for getting the Circle Head's permission. However, if requirement of Ad.ABM is needed on a permanent basis, *the branch should get the prior permission of Circle Head* and take up with the project office for creation of user ID with capability level 12.

17.4.6 ***Ad.ABM in Large branches***

- i. In Large branches, normally there may not be requirement for Ad.ABM as the Asst. Br. Manager will take care of passing high value transactions. However, if the number and volume of transactions of Rs.10 lakh and above is high and frequent, the Branch Manager should take up with the Circle Head for having a USER ID at capability level 12 as Ad.ABM at the branch. On getting the permission from the CH, the BM.ABM may allot capability level 12 to only one officer at a time (preferably in scale II/III) on a daily basis. At large branches, in no circumstances, an officer should be designated as Ad.ABM permanently.
- ii. Ad.ABM with capability level 12 need not be allotted to a particular officer on a permanent basis. It may be allotted to officers based on the desk/counter they are dealing, in which the volume of transactions of value above Rs.10 lakhs is high, to enable better customer service. Proper Records/Registers should be maintained at branches for allotment of Ad.ABM and all correspondence in this regard should be separately filed and kept in the custody of BM.

17.5 **Other guidelines for exercising the revised Powers**

17.5.1 ***Affixing signature on the instrument(s)***

The SWO/Special Asst/Officer who is passing/authorising a transaction **should affix his/her full signature alongwith his/her name stamp** (and in case of officers with Specimen Signature Number) on the instrument/s (both debit and credit) in addition to passing/authorising in the system.

17.5.2 ***Remittance Transactions***

As per existing RBI directions, receipt/payment of remittance transactions like DD, BPO, TT, EFT, etc., should not be accepted/paid in cash for value of Rs.50,000 and above. Hence officers should take note of the same and receive/pass remittance transactions in cash for value upto Rs.49,999.99 (excluding commission) only.

17.5.3 ***Authorising/Passing by the officer having the requisite power***

- i. The staff entering the transaction (i.e. maker) should ensure that whenever a “QUEUE” is generated requiring authorisation from an officer, the instrument(s) is/are **directly sent to the officer having the requisite power** for passing/authorising alongwith relevant documents/ papers, so that customer service is given paramount importance. As already advised, there is no need for the lower level officer to sign the instrument first.
- ii. It is clarified that transactions falling within the powers of an Asst. Manager, Manager, Senior Manager, Ad.ABM (as per the revised powers given above) should be authorised/ passed by them only and they should not be routinely sent to the higher authority for passing.
- iii. In branches with more than one officer in the same scale/capability level, the responsibility of passing/authorising transactions among officers should be properly defined through a written work allocation including substitute officers to perform the duties in the absence of the designated officer.

17.5.4 ***Transactions exceeding the powers of Teller, SWO with capability levels 6 and 7 respectively***

In a branch when Tellers and Single Window Operators (SWO) put through transactions exceeding their delegated powers, a "Q" number will be generated requiring further authorisation for completion of the transaction. After noting down the "Q" number in the instrument(s), the Teller/ SWO should send the same to the officer ***having the requisite power to authorise*** the same. However, in branches where a Special Assistant is provided, the transactions falling within the powers of special assistant (like clearing/transfer transactions upto Rs.1,50,000) may be sent to him/her for authorisation depending on the workload at the

counter manned by Special Assistant. These transactions may also be authorised by officer with capability level 9.

#### **17.5.5 Responsibility**

The SWO/Special Assistant/Officer passing/authorising the transaction is fully responsible for Control / Monitoring through Checking of Voucher Verification Report (VVR) and BGL Daybook Report. He/She shall verify the transaction/instrument in all respects including signature verification, availability of funds / limit / drawing limit, stop payment instructions if any, existing lien/ garnishee order, etc. (In this regard, it is essential that stop payment instructions should be immediately noted in the system as soon as they are received, as the passing officer may not be the same as the desk officer).

#### **17.5.6 Special types of transactions**

Irrespective of amount, for the following transactions, the Branch Manager/Asst. Branch Manager should authenticate the same by counter-signing in the relevant instruments/ vouchers. This is in addition to the passing of the transaction by the designated officer in the system

- i. authorising debit/credit in an inoperative/dormant Savings Bank/Current Account
- ii. authorising debit/credit in nominal accounts such as Sundries Receivable, Sundry Deposits, etc.,
- iii. authorising expenditure vouchers
- iv. authorising loan transactions through debit vouchers (other than interest charged)

#### **17.6 Modification in Ceiling on Passing Powers in Branches**

17.6.1 Considering that the removal of maker-checker concept beyond a certain limit could lead to mistakes and the operational risk involved, Any Transfer Transaction beyond Rs.25 lakhs has been enabled with a maker-checker condition only.

17.6.2 The existing “UNLIMITED” powers under SINGLE WINDOW for passing transactions under transfer mode, available to officers in Scale IV and above, ABM and BM has been restricted upto Rs.25 lakhs only. Transfer transactions beyond Rs.25 lakhs have to be necessarily entered as “batch” transactions only, which will have “maker/checker” condition, by generating a queue for such transactions.

17.6.3 Considering that the removal of maker-checker concept beyond a certain limit could lead to mistakes and the operational risk involved, it is felt that any Transfer Transaction beyond Rs.25 lakhs has been enabled with a maker-checker condition only.

17.6.4 Thus queue will be generated once a transaction of more than Rs.25 lakhs is made by any user, irrespective of the passing power. Therefore, if an ABM or BM (who has unlimited powers for authorising an entry) makes an entry above Rs.25 lakhs, the same will have to be necessarily authorised by another officer.

17.6.5 Even if an officer of Scale V/IV/SM/BM/AABM/ABM (capability levels from 12 to 16) makes the transaction, the queue will be generated which needs authorisation. Such a queue generated can be authorised by the officers with respective powers.

- a. Transactions beyond Rs.25 lakhs have to be entered using “Transfer Batch” only.
- b. For Cash and Clearing through Single Window transaction screens, the existing powers/controls will continue.

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