

Job Roles / Duties of Employees

1. Introduction

1.1 The job roles of certain officers viz. Security Officers, Industrial Development Officers etc. 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 CO: HRM Department or the respective Zonal Office.

2. Job Role of Branch Manager

2.1 Introduction

2.1.1 The Branch Manager is personally responsible / accountable for 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.

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

2.2 Thrust areas

2.2.1 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. extend quality credit
- g. know the competitors' activities in and around the command area.
- h. Check the mandatory reports viz. Exceptional Transaction, TOD, Balance Comparison etc.,

2.3 Customer Service

2.3.1 Maintain a high level of customer satisfaction by

- a. ensuring exemplary customer service.
- b. attending to customer complaints received directly or online or through Corporate Office / RBI etc.

- c. conducting Joint Customer Service Committee meetings regularly.
- d. meeting the customers on the appointed day and time every month.

2.4 Credit portfolio

2.4.1 Efficient management of credit portfolio of the branch

- a. exercise due diligence while extending the loan proposal viz. verification of CIBIL etc.
- b. sanction of loans / advances under his discretionary powers as per corporate guidelines.
- c. recommending sanction of loans and advances to higher authorities after due processing of the credit proposal, compilation of credit report of borrowers and guarantors.
- d. proper documentation as per sanction ticket/Documentation Manual/ Circulars/ Corporate guidelines amended from time to time In case of VLBs and ELBs the function can be delegated to Manager/ SM/ CM (Credit) with proper controls.
- e. filing of charges with Registrar of companies and creation of mortgage and other charges over borrower's assets. Registration of Equitable mortgage wherever applicable as per State laws to be ensured. Creation of Security Interest in CERSAI portal to be ensured in respect of Immovables and Movable mortgaged to the Bank.
- f. keeping all the documents / securities / insurance cover enforceable at all times. However, obtention of cover Documents and keeping them alive is the responsibility of the Chief Manager (Credit) in Exceptionally Large Branches and the Senior Manager (Credit) in Very large Branches viz. Officer in-charge of Credit Department of the branch.
- g. verification of assets charged to the Bank and its valuation. Visit report to be prepared and kept as record.
- h. 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.
- i. improve recovery of all advance accounts especially that of SMA / NPA accounts. Should create and maintain proper record of discussions / inspections / visits.
- j. equitable distribution of work among managerial and supervisory staff.

2.5 H R Management

2.5.1 Proper HR management by

- a. monitoring punctuality, attendance, Leave and discipline to enforce Corporate Office guidelines.
- b. Reporting of unauthorized absence of staff to Zonal and Corporate Office.
- c. proper work allocation and periodical rotation of staff, on half yearly basis, by recording the same.
- d. identification of training needs, counselling, adhering to grievance procedure given by CO, conducting periodical staff meetings and submission of its minutes to Zonal office.
- e. following Corporate Office/Zonal Office guidelines in meeting extra ordinary situations like strike, floods, bomb scare etc.,
- f. keeping open the branches during strike period and ensuring that normal transactions are carried out.
- g. Periodical perusal of transactions in staff accounts to check for unusual activities.
- h. Taking prompt and appropriate action on any complaints received from customers against any staff.

2.6 Inspection

2.6.1 Branch Manager should ensure proper co-ordination between inspecting officials and the branch personnel for smooth conduct of inspection by Internal / RBI inspectors and proper / timely rectification of errors.

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

2.7 Functions

2.7.1 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 Corporate Office guidelines.
- xiii. Ensure continuous working of ATM and BNA attached to the Branch to provide smooth and uninterrupted service.
- xiv. Holding of safe/grill door keys as per guidelines.
- xv. Periodical job rotation to officers and staff and updating the same in the HRM Portal.
- xvi. Supervision and control over the officers and staff
- xvii. Adherence to local labour laws.
- xviii. Submitting Performance appraisal of the subordinates.
- ixx. Supervision and control of inward/outward mails.
- xx. Overnight custody of books, ledgers.
- xxi. 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.
- xxii. Custody of specimen signature booklet and keeping them updated.
- xxiii. Maintaining the branch premises clean and tidy.
- xxiv. Ensuring control over staff accounts and reporting of transactions of unusual nature.
- xxv. Properly securing / maintaining Bank's vehicle, Machines and other properties.
- xxvi. Proper maintenance of Branch Manager Diary.
- xxvii. Ensuring that the CCTV system installed in their respective Branch / ATMs are maintained properly and kept in good working conditions also ensuring that the Power supply to CCTV systems is provided from UPS for continuous recording and the CCTV system and cameras are periodically serviced and maintained under AMC.
- xxviii. Ensuring that the branches are protected with automatic fire detection and alarm system

2.8 Taking charge of branches

2.8.1 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 to the immediate controlling authorities without fail, in time.

2.8.2 The Chief Managers heading Very Large Branches should take charge of the branch after perusing latest inspection reports / statutory auditor's report / concurrent auditor's 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.

2.8.3 Assistant General Managers heading Exceptionally Large branches may immediately take over 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.

2.9 Special Assignments

2.9.1 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 to plan 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.

2.9.2 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.

2.10 Branch Manager in Marketing

2.10.1 Presently, we have all the Financial products that are offered by our peer Banks. In fact, many of our products are more competitive than other Banks. 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 with other corporates, 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 up-selling.

2.10.2 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 has the full knowledge of our products. All the Staff members should be motivated to use the latest tech products available in the Bank which will facilitate easy marketing. A knowledgeable team of staff can market the products independently and is a source of strength to the Branch Manager in reaching his targets

2.11 Branch Manager in Rural Development

2.11.1 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.

2.11.2 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 identify 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 with the help of Business Correspondents.
- xi. To ensure that the services of Rural Development officers and Agricultural Assistants (wherever 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.
- xiii. Proper identification of Business Correspondents (BCs) and monitoring their activities regularly.

2.12 Conducting test check by Branch Manager on certain delegated work

2.12.1 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.

2.12.2 Branch Manager should also maintain a record of allocation of work to officers and update the same in the Officer Order Portal.

2.12.3 Violation of norms, rules, systems and procedures, income leakage, negligence, fraud, etc. should be recorded for the purpose of fixing up responsibility.

2.12.4 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.

2.12.5 Branch Manager has to conduct test check as to the correctness of the branches A&L & P&L General Ledger and include a certificate to the effect in the statement submitted to Zonal Office.

2.12.6 Cash Management

- i. 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/ she should examine the Cash Balance Book at irregular intervals and verify the balance of cash shown therein with the physical cash balance and record the same by putting his signature on it. Ensure balancing of ATM / BNA cash, if attached, as stipulated by Corporate Office.
- ii. At any point of time physical cash should tally with the BGL cash balance of the branch.

2.12.7 Maintenance of Security items

- i. As soon as the numbered items (viz. Cheque Books, Demand Drafts, 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.
- ii. Ensure that all the individual leaves in the numbered items are intact.
- iii. Ensure that the numbered items are entered both in the Register of Numbered items and also in the system.
- iv. 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 return positively.

2.13 Tips to Branch Manager in maintaining healthy Credit Portfolio

2.13.1 The branch managers should keep themselves abreast of developments taking place in any sector and its importance from the point of view of creation of additional employment opportunities, exports, etc. and also understand their role properly.

2.13.2 They should frequently interact with the borrowers. Such act shall facilitate smooth relation to gain first hand information.

2.13.3 The branch managers should be responsive to genuine credit needs of the units and adopt a realistic and

practical approach to the problems faced by the sector from time to time.

2.13.4 Some of the important points which a branch manager should observe in managing Credit financing are listed below:

- i. Ensure that the application form meant for the borrower along with documents as per the check list prescribed is obtained and that it should be completed in all respects.
- ii. Borrowers background on technical and financial experiences should be gone through and required papers/ documents should be obtained. Assets and Liabilities Statements of borrowers and guarantors and credit report based on such statements are to be scrutinised.
- iii. Income tax/wealth tax assessment should be verified. Applications from black listed parties should not be entertained. Accounts with other banks should be ascertained.
- iv. Proforma invoices of machinery with competitive quotations should be obtained. Estimate for the proposed factory building should be obtained from our approved Engineers.
- v. Pre-sanction visits should be made.
- vi. Ensure that Legal Scrutiny Report is obtained from the approved advocate for all the properties given as security. Branch Managers should study the same for its fullness on the aspect that the borrower is having proper legal ownership.
- vii. Even for advances considered under the Manager's Discretionary Powers, the application form should be obtained. The Branch 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. contacts / visits undertaken by the manager/ IDO to the unit for pre sanction survey,
 - e. terms of sanction and
 - f. the mode of disbursement
- viii. 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.
- ix. 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.
- x. 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.
- xi. Term loans should be released in such a way that the payment towards cost of machinery is made directly to the suppliers of machinery.
- xii. Term loans for constructions of building should be released in stages based on the approved Engineer's valuation for the work completed and on applying appropriate margin stipulated in the sanction ticket.
- xiii. Working capital limit should be released only after installation of entire machinery required for production and obtention of power connection from Electricity Board.
- xiv. 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.
- xv. Units name board should be displayed in the premises of the unit.
- xvi. Bank's Name Boards should be prominently displayed in the unit and godown and branded on items of machinery bought with the banks loans.
- xvii. All assets hypothecated to the bank should be insured adequately with bank clause.
- xviii. The items of machinery hypothecated to the Bank should be inspected at least once in a quarter. Raw materials, Goods-in-process and Finished goods should be inspected once in a month.
- xix. Inspection of items of machinery and stocks should be recorded in the Inspection Register.
- xx. The OCC account should be monitored carefully to ascertain whether there are 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 turnover in the OCC account, to ascertain whether the transactions are routed through the account.

- xxi. Power of Attorney to be obtained and registered with drawees for Supply Bills transactions.
- xxii. 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.
- xxiii. When the account becomes and remains overdue, the branch should seek instructions from the concerned Sanctioning Authority to recall the advance.
- xxiv. Do not allow any withdrawal in the account after the account is recalled.
- xxv. 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.
- xxvi. In the event of account being classified as sub-standard or suit has been filed for recovery, branch to prefer claims, for all the eligible accounts, through the appropriate channel after recovery of realisable debts.
- xxvii. Rating should be arrived every year for all the accounts which falls under the norms stipulated by Corporate office.
- xxviii. All the stipulated norms/ conditions should be meticulously followed, for take over accounts.
- xxix. Additional job to be done relating to Credit Monitoring
 - a. ensuring submission of LRM proposals in time as scheduled.
 - b. submission of ATR replies to ZO for accounts reviewed under LRM.
 - c. ensuring compliance of the general directions issued by CO: CMC department in connection with Credit Audit.
 - d. monitoring of Large Borrowal accounts reported as SMA 2 to CRILC and ensuring formation of JLF and finalization of CAP within the prescribed timeline.
 - e. ensuring correctness of CRILC Main Data to be submitted to RBI every quarter.
 - f. ensuring Review / Renewal of borrowal accounts in time and submission of quarterly statement to Zonal Office.
 - g. Monitoring of SMA accounts / NPA Recovery on a daily basis with the help of links provided by CO: Technology Management Department.

3. Job Role of Assistant Branch Managers (ABM)

3.1. Introduction

3.1.1 General

- i. The Asst. Branch Manager is the second Officer in command of a branch.
- ii. They should 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.
- iii. They should be familiar with various operations of the branch viz., deposits, advances, foreign exchange business etc.
- iv. They shall be responsible and answerable to the Branch Manager for proper functioning of internal routine of the branch and its smooth functioning.

3.2 Accountability

3.2.1 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 reports generated by the system / books of accounts are checked by authorised persons, whose legible initials appear in token thereon;

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- iii. follow-up of Sundries Receivable account and Nominal accounts and balancing of manually maintained GL heads, if any;
- iv. ensuring that all statutory, statistical, control and reconciliation returns are submitted promptly (for this purpose he shall maintain a diary);
- v. co-ordinating with Branch Manager and ensure that the audit objections are 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 that ATMs / BNA attached to the Branch is working continuously to provide uninterrupted service.
- xiii. allocation of EVVR Checking amongst officers and / or special assistants as and when pushed and ensuring that the vouchers are checked in the system on a daily basis as per corporate office guidelines.
- xiv. 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.
- xv. ensuring that customers are treated courteously and will personally look into complaints of customers regarding services rendered by various Departments.
- xvi. 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;
- xvii. maintaining proper record for movement of keys;
- xviii. ensuring that the branch cash and bank balances are within the ceiling limit fixed by the Corporate Office / Zonal Office and surplus/excess cash is remitted to SBI/ RBI/ Currency Chest/ Feeder Branch to achieve economy in cash management.
- xix. Recommending for grant of TODs and Drawings against uncleared effects.
- xx. 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.
- xxi. Communication to higher authorities regarding matters affecting Bank's interest.
- xxii. Periodical verification / balancing of Documents enlisted in the Branch Document Register; Jewel packets; Numbered items; Manually maintained ledgers; Balances of physical Cash with that of GL Cash including ATM cash (if attached) etc. as stipulated by Corporate Office.
- xxiii. Shall send system mail to Project office for effecting change in capability level, if any, in line with the CO guidelines.
- xxiv. ensure that there is only one Officer in the Branch with capability Level " 15 " .
- xxv. Sanction of Jewel Loans upto the discretionary powers delegated in "Booklet on credit and credit related administrative powers" to the respective scale of ABM
- xxvi. ensuring that the CCTV system installed in their respective Branch / ATMs are maintained properly and kept in good working condition also ensuring that the Power supply to CCTV systems is provided from UPS for continuous recording and the CCTV system and cameras are periodically serviced and maintained under AMC.
- xxvii. Ensuring that the branches are protected with automatic fire detection and alarm system.

3.3 Responsibility to Corporate Office

3.3.1 Though 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 Corporate Office in regard to the proper conduct of the Bank's business. It is his duty to report to the Corporate Office, 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 Corporate Office is unaware.

3.3.2 Ordinarily, such matters should be discussed with the Chief Manager/Manager in the first instance and the Asst. Branch Manager should address the Corporate Office 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.

3.4 Co-ordination with other departments

3.4.1 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 Corporate Office for working of various departments are carried out strictly;
- ii. all books of accounts are maintained properly in accordance with the prescribed procedures;
- iii. at the end of the banking hours, tokens are kept in proper custody
- iv. cheques are sent to Clearing House in time;
- v. clearing cheques which are to be returned should be returned within the stipulated time (Asst. Branch Manager should be familiar with the local clearing House Rules for this purpose)
- vi. opening forms, specimen signature cards, numbered items like cheque books, Demand Drafts, undelivered ATM cards etc. are kept in proper custody;
- vii. arrangements, maintenance and storing of old records, vouchers, stationery etc are properly made and preserved according to its respective periodicity.
- viii. all books, rubber stamps, letterheads, etc., are securely kept under lock and key;
- ix. 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;
- x. all stationery stock is properly recorded in the system and stored in cupboard in a proper manner;
- xi. daily vouchers are properly numbered, bundled and kept under effective custody;
- xii. leave records, leave addresses, staff files, etc. are properly maintained;
- xiii. operational costs such as telephone, miscellaneous expenses etc. are closely controlled.
- xiv. there is no leakage in charging interest or commission on advances, bills or remittances, nor is there incidence of over payment on deposits.
- xv. all manual records/ books/ registers etc. are properly maintained as stipulated by Corporate Office.
- xvi. the ambience of the branch/ ATM premises is kept good and in neat condition.
- xvii. cash keys, ATM cards / pin mailer are kept in dual custody as stipulated by Corporate Office.
- xviii. systematic process is followed by the branch in case of disposal of old records as given in the Document Handling Policy.
- xix. Ensuring maintenance of Computer systems both Hard ware and software and CBS application, renewal of AMC etc

3.5 Co-ordination with Branch Manager

3.5.1 *He will assist the Branch Manager*

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

3.6 Absence of Branch Manager

3.6.1 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.

3.7 Role under HR Management

3.7.1 Proper upkeep and maintenance of Leave records of staff and safe keeping of attendance registers and personal files of staff.

3.7.2 Monitoring submission of leave applications by staff and in case of failure, initiation of appropriate action including stoppage of salary for the period of unauthorized absence.

3.7.3 Monitoring availment of LFC, PL encashment and LFC encashment and initiation of appropriate action in case of violation of norms.

3.7.4 Checking of salary reports, ensuring salary is not paid to staff on loss of pay, unauthorized absence, sabbatical leave etc., and recovery of excess / ineligible salary, if any, paid to staff besides reporting of any discrepancy in salary payments to Corporate Office.

3.7.5 Periodical checking of staff loan accounts and ensuring that there are no overdues.

3.7.6 To assist Branch Manager to maintain punctuality and discipline and to report to him any unusual activity of staff, if noticed.

3.7.7 Checking take home pay of staff and reporting to Zonal Office in cases where it is less than 40% of Gross Salary.

3.7.8 Giving correct inputs in salary site of monthly deductions from salary towards loans / statutory obligations like Professional Tax etc.,

3.7 Emergency charge of the branch

3.8.1 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 Zonal Office to that effect together with his cash verification report.

3.8.2 The permanent incumbent on resuming duty as Branch Manager should verify the cash balance and important documents and all securities at the branch and thereafter forward to Corporate Office within a reasonable time the Relieving Manager's Certificate.

3.8.3 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.

3.9 Additional Assistant Branch Managers (Ad.ABM)

3.9.1 "Additional Assistant Branch Manager (Ad.ABM)" with capability code 12 is not scale-specific and the same is suggested for use at branches where the number of transactions of value above ₹.10 lakhs is high and frequent.

3.9.2 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 ₹.25 lakhs singly under clearing and transfer. However, such assigning of higher capability level shall not attract any officiating allowance.

3.9.3 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.

3.9.4 Ad.ABM in EL branches

- i. In Exceptionally Large branches, depending on the volume of transactions above ₹.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. The number of officers in Ad.ABM category at EL branches should not normally exceed TWO.

3.9.5 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 ₹.10 lakhs.

3.9.6 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 ₹.10 lakh and above is high and frequent, the Branch Manager should take up with the Zonal Manager for having a USER ID at capability level 12 as Ad.ABM at the branch. On getting the permission from the ZM, 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.

3.9.7 Other common guidelines

- i. Proper registers should be maintained for this purpose.
- ii. For designating Ad.ABM on a temporary basis daily, there is no need for getting the permission of the Zonal Manager. However, if requirement of Ad.ABM is needed on a permanent basis, the branch should get the prior permission of Zonal Manager and take up with the project office for creation of user ID with capability level 12.
- iii. 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 ₹.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.

4. Job Role of Asst. Managers/Managers at branches

4.1 General

4.1.1 The Branch Manager / Asst. Branch Manager has the authority to allocate the supervisory work in the branch among the other Officers (Managers / Asst. Managers etc.) of the branch. They should ensure that a satisfactory quality of supervision is maintained.

4.1.2 All the officers should assist the Branch Manager in Deposit Mobilisation, marketing of deposit products, loan

products, third party products and recovery efforts.

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

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

- a. efficient customer service in his section;
- b. proper maintenance of BGL / CGL accounts and manual registers, if any;
- c. KYC compliance for opening of accounts and ensuring its correctness;
- d. scanning of specimen signature of the account holders and updating in the system;
- e. passing / authorising instruments independently as a maker or as a checker upto the requisite power delegated to him/her by Corporate Office.
- f. proper maintenance of Numbered items, ATM cards etc. and its delivery;
- g. authorisation of the transactions / opening of accounts / repayment schedule / security / any modifications etc. in the system upto their respective designated powers (the officer passing / authorising is responsible for its correctness in its entirety);
- h. checking of e-vvr and other system generated reports as and when pushed on the same day and also the manually maintained entries in the books, ledgers and registers;
- i. despatch of statements of accounts / custody of savings bank pass books;
- j. random checking of interest / commission etc. charged;
- k. replying the customers on enquiries of routine nature;
- l. despatching all instruments taken for collection immediately to the respective clearing house or to the drawee centre;
- m. follow up of pending items in bills section / sundries etc. and take timely steps for their realization;
- n. timely dispatch of due date notices to customers;
- o. Locker operations and collection of locker rents in time.
- p. Shall ensure continuous working of ATM and BNA attached to the Branch to provide smooth and uninterrupted service. Cash Management operations including ATMs and BNAs to be done as per CO guidelines
- q. Attending to pension accounts related work.
- r. Safe custody of all keys of the Branch, as assigned by the BM.
- s. Maintenance of vouchers and old records.
- t. Maintenance of Computer systems both Hard ware and software and CBS application, renewal of AMC etc
- u. TDS related works.

Note: In a nutshell, the officer in charge of a section is responsible for proper house keeping, regular follow up, complaint free customer service, any leakage of income etc.,

4.1.5 The functions described as above and elsewhere in this card are supplementary to the various guidelines / procedural instructions given in the circulars issued by CO from time to time.

4.1.6 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 CO: Information Technology Department.

4.2 Attending to correspondence

4.2.1 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.

4.3 Maintenance and custody of files, documents etc.

4.3.1 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.

4.4 Replying to inspection/audit reports

4.4.1 Even though the Branch Manager has an overall responsibility of rectifying the irregularities / deficiencies pointed out 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 for forwarding the same to Corporate Office / Zonal Office after a thorough scrutiny and after necessary corrections, improvements wherever necessary.

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

4.4.2 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.

4.5 Reference to be made to the Manager – Advances / expenditure proposals

4.5.1 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.

4.6 Responsibilities of Officer (Advances section)

4.6.1 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. Registration of Equitable mortgage, wherever applicable as per State laws, to be ensured. Creation of Security Interest in CERSAI portal to be ensured in respect of Immoveables and Moveables within the stipulated time.
- d. Arranging for filing of Form 8/13/14 with the Registrar of Companies wherever necessary.

Note: For 4.6.1 (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 and ensure that the same is entered in the systems immediately. The drawing limits 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 Corporate Office at all times and reporting the position to Branch Manager / Asst. Branch Manager in time for necessary action. Ensure that the date of obtaining the acknowledgements of Debts is duly entered in the system and kept along with the respective documents then and there.
- 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 (up to 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/Corporate 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.,
- o. Pre-sanction and post sanction field / unit visits and submission of the reports

4.7 Personnel Administration

4.7.1 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.

4.8 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/CO, 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. To ensure submission of RDA claim to Treasury Branch on the same day on which RDA a/c was debited.
- vi. Issue and encashment of foreign travellers cheques, foreign currency and drafts.
- vii. 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.
- viii. To assist the Branch Manager in issue of LCs, after ensuring compliance of all sanctioned terms and conditions.
- ix. To recover commission, brokerage, commitment charges and other charges for all Forex transactions handled.
- x. To ensure receipt, accounting, maintenance and advising of inward and outward remittances through system issuing various certificates to the customers.
- xi. Proper and timely compilation and submission of all control and statistical returns to RBI/ ECGC/ CO/ Zonal Office including those relating to payment of ECGC guarantee fee.
- xii. Proper custody of test key, foreign travellers cheques, specimen signature of correspondents, foreign drafts etc.
- xiii. To ensure that transfer of funds to Treasury Branch arising out of purchase/sale of FX should be through FX Holding account only.
- xiv. 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.
- xv. 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).
- xvi. Any other work given by Branch Management from time to time.

4.9 Co-ordination Among Various Sections

4.9.1 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.

4.10 Extraordinary Situations

4.10.1 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 resorts 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.

4.11 Communication to Higher Authorities on matters affecting the Bank's Interest

4.11.1 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 Zonal/ Corporate Office is unaware;
- c. any matter seriously affecting the means, character and stability of a customer enjoying advance facilities.

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

4.12 Participation in Development Work

4.12.1 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 mobilization.

5. Job Role of Chief Manager (Credit) in ELBs / Senior Manager (Credit) in VLBs

5.1 General

5.1.1 Appraisal of credit proposals including renewal proposals. However the ultimate recommendation to Zonal Office / Corporate Office should be done by the Branch Manager only.

5.2 Duties to be performed

5.2.1 Marketing of loan products, collection of documents, processing, appraisal of loan proposals, Pre-sanction visits.

5.2.2 Obtention of cover documents for advances and keeping them alive, Creation of EM / MOD / CERSAI, 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.

5.2.3 Arrange for periodical inspection of stocks charged to the Bank. Arrival of DL / inspection of assets charged to the Bank.

5.2.4 Arranging for insurance of assets charged to the Bank.

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

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

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

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

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

5.2.10 Renewal of documents, Submit review / renewal of advances to sanctioning authorities. Ensure that the date of obtaining the acknowledgements of Debt is duly entered in the system and kept along with the respective documents then and there.

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

5.2.12 Assisting the Branch Manager in generation of the reports relating to all advances, analyze and apprise the Branch Manager

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

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

- 5.2.15 Assist the Branch Manager in recovery of advances especially in SMA / NPA accounts.
- 5.2.16 Ensure proper custody of books, registers, reports and documents. Checking of EVVR reports and other CBS reports assigned to him.
- 5.2.17 Submission of statements / reports to the authorities as per schedule including replies to the Inspection reports.
- 5.2.18 Assist the Branch Manager in negotiating compromise proposals.
- 5.2.19 Assist the Branch Manager in Suit filed accounts and in attending court duties.
- 5.2.20 Any other work assigned to him from time to time by the Branch Manager.
- 5.2.21 Unit Inspection of all OCC accounts to be carried out every month.
- 5.2.22 Initiating action under SARFAESI act and follow up.

6. Job allocation at branches for Officers

- 6.1 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.
- 6.2 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.
- 6.3 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.
- 6.4 The office order as suggested above should be preserved and made available to the Inspecting officials.
- 6.5 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.
- 6.6 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.

7. Job Role of Desk Card Credit Relationship Managers at branches

7.1 General

- 7.1.1 Job role of the Credit Relationship Managers at branches should be aligned to the functions prescribed here under.

7.2 Branch Management

- 7.2.1 To assist the Branch Management
 - i. In 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 CRMs) and appraisal thereof. Submission of proposals including review and renewal proposals to the sanctioning authority / Zonal Office. (Joint appraisal with Zonal Office to be undertaken wherever prescribed to reduce the processing time). Verification of the property / asset offered as security.
 - ii. In replying to the queries raised by CO / Zonal Office 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 Corporate Office.

- iii. in ensuring and reporting compliance of terms of sanction to the sanctioning authority/Zonal Office and arranging for pre-release audit wherever applicable and ensure end use of funds and obtaining necessary certifications
- iv. in monitoring the identified accounts including recovery and follow up – SARFAESI, DRT, Lokadalat / OTS proposals and follow up.
- v. in rectification of irregularities and documentation deficiencies including leakage of income as pointed out in the Inspection / Audit / concurrent audit / other reports.
- vi. for canvassing more business especially fee based and non fund based business so as to maximise the profitability of the branch.
- vii. in participating consortium meetings, joint inspection, etc.
- viii. Symptoms of sickness, weakness and deterioration of asset quality must be recognized well in time and acted upon promptly through effective monitoring/alertness to capture the early warning signal, which would minimize the incidence of NPAs.
- ix. Monitoring of Large borrowal accounts to ensure that the asset quality of each borrowal account and that of the credit portfolio as a whole is kept under Standard' category at all points of time.
- x. Renewal of documents.
- xi. Recovery of EM charges / CIBIL / EXPERIAN report charges as per extant guidelines.
- xii. Recovery of service charges towards CERSAI registration shall be recovered.

7.3 Identified Accounts

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

- i. registration/modification of charges with Registrar of Companies.
- ii. periodical search with ROC for the charges created.
- iii. follow up, receipt, scrutiny of QIS and forwarding to Corporate Office.
- iv. inspection of all the assets charged to the Bank
- v. receipt of stock statements regularly and fixing up of drawing limits.
- vi. keeping all the cover documents alive and enforceable
- vii. reporting to the controlling office of excess, if any, allowed.
- viii. submission of quarterly/half-yearly returns to Zonal Office and sanctioning authorities.
- ix. scrutiny of turnover in the account and verification of end use of funds.
- x. To have close watch on the identified accounts and alert the BM/ZM about symptoms if any signifying possible slippage in the asset classification
- xi. Updating the credential in the CBS menu.
- xii. Should assess working capital, besides focusing on current asset, current liability and net working capital, CRMs should be ensured whether the borrower could achieve projected profit as detailed in the operating statement. Estimated increase in profit, as percentage to the actuals should be studied in depth.
- xiii. Stock audit to be conducted as per policy on an yearly basis (the gap between two such audits not to exceed 15 months) for the working capital standard advances and on half yearly basis for the non performing assets as per the guidelines.
- xiv. while carrying out the credit appraisal, CRMs should verify as to whether the names of any of the directors of the companies appear in the list of defaulters/ wilful defaulters by way of reference to DIN/PAN etc.

- xv. CRMs should utilize the services of CIBIL/ EXPERIAN/ EQUIFAX/ HIGHMARK Data Base reports to verify the antecedents of the customers, without giving room for frauds, multiple financing etc and should recover EM charges/ CIBIL/ EXPERIAN report charges as per extant guidelines.
- xvi. Should exercise caution in getting Legal scrutiny report from panel advocate or Loan exposure of more than Rs. 50 lakhs.
- xvii. The CRMs should verify whether Chartered Accountants issuing the Certificates is the members of the Institute of Chartered Accountants of India (ICAI). And holder of full time certificate holder.

7.4 IRAC Norms

- 7.4.1 To furnish the data required for assessing the quality of the identified assets and
- 7.4.2 Assessing the asset classification as per IRAC norms.

7.5 Relationship Officer

- 7.5.1 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.
- 7.5.2 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.
- 7.5.3 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.
- 7.5.4 As the liaison officer, CRM will endeavor to have his credit monitoring efforts result in the maintenance of quality assets and thereby enhance the profitability of the Bank. The CRMs should develop a system of diarising/recording of all the activities/due dates so as to ensure prompt action/follow up.

7.6 Appraisal of Branch Management

- 7.6.1 To apprise the Branch Management/Zonal office of
 - i. the wide variations, if any, between the actuals vis a vis the projections in the QIS and arrange for taking corrective steps.
 - ii. the critical areas in the financial statements of the borrowers.
 - iii. Major repayment commitments of the borrower such as loan installment, bonus, taxes, redemption of shares, etc., vis-a-vis cash flow position of the borrower.
 - iv. Should analyze the Debt Equity, Current Ratio, TOL/TNW and DSCR should conform to our standards.

7.7 Allied functions

- 7.7.1 To monitor the implementation of the rehabilitation package approved by Zonal Office/Corporate Office for such of those accounts selected for special monitoring by CRMs and submit review reports which inter alia should include the progress made, the difficulties, if any, faced in implementation, etc.
- 7.7.2 To furnish the required details/agenda to enable the Branch Manager/Zonal Manager to raise points at the consortium meetings/other forums about the conduct of the account.
- 7.7.3 In the case of consortium/ multiple banking accounts, the unit inspection should be carried out on rotation basis as decided by members. Unit inspection for term loans: Unit inspection at least once in a year to be conducted.
- 7.7.4 In case of consortium accounts where we are the leader/member the consortium meetings offer excellent scope to understand the performance of the borrower. With many banks participating, divergent views on taking up additional commitments, on the operations in the accounts, overdues, specific problems faced by other units in the same industry would come to light. The agenda in the consortium meeting and the stand to be taken in such meeting must be got approved by the appropriate authority, well in advance.
- 7.7.5 For all the borrowal accounts with an exposure exceeding Rs. 5 crores, it is the endeavour of the CRMs to be rated by an approved external Rating Agency.

7.8 Reporting system for CRMs at branches

7.8.1 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 CRMs at branches include the following.

7.8.2 Quarterly Account-wise Report

i. Objective

For each account handled by him, the CRM will submit a quarterly report, the first of such report to be submitted immediately on completion of 3 months from the date of sanction. CRMs 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 CRMs. 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 Relationship Manager has a major role to play and they are

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

The CRMs 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 CRMs 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 Zonal Office under copy to respective credit desks at Corporate Office. For Q-2 and Q-4, CRMs 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.

7.8.3 Half Yearly Review Report under Credit Monitoring System

i. Objective

In order to provide a direct feedback to Zonal Manager on the effectiveness of the Credit Monitoring System at branch level, the CRMs 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 Zonal Managers for review of the Credit Monitoring System in the Zone.

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 CRM in areas such as marketing, profitability, recovery, audit, etc. With the information available in the report, Zonal Manager may be able to make a fair assessment on the credit monitoring system. The CRM 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 CRM will be detrimental to the interests of the Bank, he shall send a confidential report directly to the Zonal Manager. The reports should be comprehensive and sent without any delay.

7.9 For Retention of Healthy Credit Portfolio

7.9.1. Monitoring by CRM's and submission of monthly reports.

7.9.2. Exchange of information with other banks in respect of Consortium / Multiple Banking Arrangements.

7.9.3. Obtention of periodic stock and book debt statements and updating in CBS to ensure correct DP in the account.

7.9.4. Ensuring correct DL and Repayment schedule in CBS as per sanction terms, wherever necessary.

7.9.5. Ensuring revaluation of fixed assets once in 3 years.

7.9.6 Verification of ROC records and obtention of Search Report once in a year, in respect of Corporate accounts.

7.9.7 Undertaking unit visits periodically.

7.9.8 Obtention of QIS statements and monitoring of the accounts based on QIS data submitted.

7.9.9. All SMA category accounts are to be monitored through Special Mention Account system for recovery of overdues and large value accounts reported as SMA-2 by banks to Central Repository of Information on Large Credits are to be monitored closely.

7.9.10 Ensuring timely compliance of sanction terms in all the restructured accounts.

7.9.11 Framework for Revitalising Distressed Assets in the Economy – Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP); Framework for Revitalising Distressed Assets in the Economy - Refinancing of Project Loans and Other Regulatory Measures as per annexure 5 and 6 (RBI circular 97 & 98 dated 26.02.2014) are to be followed .

7.9.12 Review / Renewal of accounts are to be taken up on Half-yearly / Annual basis of all the borrowal accounts and ensure that latest review / renewal dates are marked in CBS.

7.9.13. Loan Review Mechanism – Independent review of borrowal accounts with risk perception under LRM / Credit Audit to identify early warning signals and suggest remedial measures to maintain / improve the quality of the assets.

7.9.14 Rating under RAM model and a migration analysis based on the rating.

7.9.15 For all the borrowal accounts with an exposure exceeding Rs.5 crores , it is the endeavour of the Bank to be rated by an approved external Rating Agency.

7.9.16 Stock audit to be conducted as per stipulation in Credit Risk Management Policy on an yearly basis (the gap between two such audits not to exceed 15 months) for the working capital standard advances and on half yearly basis for the non performing assets. Detailed guidelines with regard to quantum of advance based on the type of borrowers are furnished in the Credit Risk Management Policy.

7.9.17 Monitoring should focus on

Post sanction - Documentation, complying with legal requirements, disbursement in accordance with the sanctioned terms and

Post disbursement - follow-up anticipating problems in advance and initiating proactive measures to ensure that performance levels are as per projections, security cover is adequate and intact and borrower is keeping up his commitments.

8. Job Role of Industrial Development Officers (IDOs)

8.1 At Zonal level

8.1.1 The following are the job role of IDOs in Zonal Office / Branches:

- i. Would undertake survey to identify potential for MSME lending in their area of operation.
- ii. Would be under taking marketing of the MSME 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 /Zonal Office in case the account falls beyond BM's powers and placed to the sanctioning authority. Each IDO should bring in fresh MSME business. IDOs would however not be utilised for putting up renewal proposals.
- iii. Organise and make presentations on various products of the Bank to MSME 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 MSME related Government Organisations, Associations and related departments for business development purposes.
- vi. Would undertake viability study of Sick MSME units on an ongoing basis.
- vii. Would offer technical counselling to entrepreneurs.
- viii. Would undertake unit inspection 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.
- xi. The IDOs would help Zonal Managers and Branch Managers in organising customer meets of MSME clients.

8.2 At Corporate Office

8.2.1 The following are the job role of IDOs in Corporate Office:

- i. Draft policies for improving credit flow to MSME sector.
- ii. Monitoring of performance of IDOs of Branches and Zonal Offices.
- iii. Monitoring performance of Structured Loan Products under MSME. 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. Processing of proposals put forth by the Zonal Office, in case the account falls beyond ZLCC powers and placing to the sanctioning authority.
- v. Identification of MSME focus branches and review of their performance on quarterly basis.
- vi. Undertake marketing like field level IDOs.
- vii. Co-ordinate in organising MSME customer meets.

viii. 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.

ix. Zonal Managers and Branch Managers should take note of above job role of IDOs and ensure that these officers are utilised only for the above purpose as the same will augment growth of MSME advances of the Bank.

9. Job Role of Rural Development Officers

9.2.1 Nature of work

9.1.1 Services of Rural Development Officer (RDO) are provided to a rural branch where the volume of work is large. Such arrangement makes the work of the Branch 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.

9.2.2 Role of Rural Development Officer

9.2.2 To conduct periodical study of command area of the branches covered by him/her in general regarding seasonality, cropping pattern, land utilisation, potentiality for agricultural development etc., and prepare Branch Credit Plan (BCP).

9.2.3 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.

9.2.4 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.

9.2.5 To appraise Agricultural loan proposals both at branch level and at higher levels 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.

9.2.6 To assist the Branch Manager in implementation of Financial Inclusion Plan (FIP) in the allotted villages in his/her area of operation.

9.2.7 To monitor the activities of Field BCs, coordinate with BC Organization and the branch concerned and function as a liaison officer between Zonal Office and Branch.

9.2.8 To organize Public Awareness campaigns in the assigned villages where the officials from Zonal Office and various Government agencies will participate.

9.2.9 To ensure that name board with specified details are displayed in BC points. To ensure banners and posters in vernacular are displayed in the village to create awareness on FI activities of the Bank among the village people.

9.2.10 To ensure that Field BCs are trained in handling of POS machine, RuPay/AEPS/Smart Card operations, trouble shooting, cash management, etc. by the BC organization/Service provider.

9.2.11 To provide the pamphlets and necessary inputs about Bank's Products to the Field BCs to enable them to educate the villagers.

9.2.12 To actively Market Bank's products especially agricultural loan products and third party products.

9.2.13 To visit the villages and monitor the operations /activities of Field BCs and visit BC locations at regular intervals.

9.2.14 To cross verify the transactions of the Field BC and transactions in his OD account from the reports pushed by Project Office/Service Provider daily.

9.2.15 To educate customers about social security schemes like PMJJBY, PMSBY and APY and promote enrolments under these schemes.

9.2.16 To assist the branch in monitoring the services extended by the Mobile Van wherever provided, in the villages assigned on a daily basis.

9.2.17 To work in close coordination with INDSETIs/RSETIs, Financial Literacy Centers, Lead Bank for improving

financial literacy, capacity building and business development.

9.2.18 To organize seasonal agricultural campaigns, counselling services, formation/activation of Farmers clubs, etc., in the allotted Villages in coordination with concerned Government departments.

9.2.19 To initiate necessary steps for immediate redressal of all complaints/grievance of customers in the command area assigned.

9.2.20 To ensure 100% activation of Rupay Kisan Credit Card for all eligible accounts.

9.2.21 To promote digital transactions in the branches covered.

9.3 Field Visits

9.3.1 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.

9.3.2 During the course of his visit, any irregularities observed in regard to utilisation/conduct of any agricultural loan accounts, the Corporate Office/ Zonal Office/ Branch shall be appraised of the same immediately. The RDO 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.

9.3.3 The Rural Development Officers shall liaise the work of branches by 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.

9.4 Participation in Meetings

9.4.1 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.

9.5 NABARD

9.5.1 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 / Corporate Office. However, claiming of refinance from NABARD will be decided by Corporate Office based on cost of funds from time to time.

9.6 Recovery Camps

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

9.7 Allied Agricultural Services

9.7.1 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.

9.7.2 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.

9.7.3 The RDO will endeavour to organise farmers club in villages , considering the fact that sustainable development is possible only with people's participation. The RDO will assist the Branches for revival of the defunct

Farmers' clubs as they are effective in disseminating latest information to Farmers

9.7.4 The RDO shall download the Crop Insurance Mobile App and Agri Market Mobile App, familiarize these apps and popularize the same among the farming community so that the maximum number of farmers can benefit from these apps

9.7.5 The RDO may encourage large agricultural borrowers such as agricultural commodity processors, traders, millers, aggregators, etc., to hedge their commodity price risk. The hedging can be through agri-commodity derivative products available on recognised exchanges in India. Banks may educate their customers about the suitability and appropriateness of using these products for hedging specific exposures so that these customers can take an informed decision, lessening the scope for mis-selling of these derivatives

9.8 Self Help Groups

9.8.1 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.

9.9 Others

9.9.1 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.

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

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

10. The Chief Security Officer (CSO)

10.1 The Chief Security Officer is the head 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 Zonal Offices and Armed Guards at branches etc.
- c. To keep himself / herself abreast of the developments affecting physical security of the Bank.
- d. To collect intelligence data so as to keep himself / herself informed of internal and external developments on matters affecting the security of the Bank. To take all steps necessary for formulating a viable security policy for the Bank in accordance with the guidelines issued by the Government and RBI from time to time and also issue specific instructions, covering aspects such as code of conduct for security staff, Arms training, including checking of arms and ammunition, right of self-defence, occasions when firing can be resorted to, etc.
- e. To direct, guide and supervise the Security Officers and to ensure that each Zonal Security Officer maintains the security staff in his/her 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 all Zones and carry out surprise checks of branches / currency chests 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 towards security systems for the Bank.
- k. To formulate strategy and decide upon sources from where the security staff may be recruited or outsourced.
- l. To prepare an Annual Action Plan for the Bank, in consultation with Zonal 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 contingency plan duly vetted by the Management Police, Fire Officials, Government agencies, etc. to meet all eventualities in the case of emergencies at Currency Chest.
- n. To prepare the Disaster Management Plan for the Bank and be responsible for its implementation.
- o. To recommend specific guidelines towards maintenance of appropriate records, documents, etc. necessary for efficient security system.
- p. To formulate guidelines for the use of security staff in ea such 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.
- 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. Similarly, to advise Zonal Security Officers to conduct such training programme for the armed guards of the Zone including LIVE firing practice.
- u. To ensure that adequate training is imparted to all the Security Officers through appropriate internal and external training programmes.
- v. To recommend mobile communication facility for Zonal 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 and render necessary advise for strengthening the Security Profile of the Bank.
- x. To recommend to CO: Human Resources Management Department on placement of Security Officers, based on the security needs of Zone during general transfers of the Bank and on administrative grounds.
- y. To ensure conduct security audit of all Currency Chests at least once in a year.
- z. Convene Standing Security Committee Meeting at Corporate Office once a year.

10.2 The Zonal Security Officer

10.2.1 Similar to Corporate Office, Zonal Offices also have a Security Section controlled by Zonal Security Officers with 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 Zonal Office varies from Zone to Zone. Zonal Security Officers are provided with Mobile phones to enable them to perform their duties effectively and to make them accessible to the Zonal Managers/ Branch Managers at all times.

The Zonal Security Officers are assigned with the following functions:

- a. To ensure security of branches, currency chests, ATMs / BNAs, Cash Vans, Mobile branches in the Zone.
- b. To work under the direct supervision, direction and control of the Zonal Manager and report to the Chief Security Officer (CSO) at Corporate Office on all technical matters.
- c. To maintain the security staff under his/her 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 Zonal Manager in selection and recruitment of armed guards in the zone as per requirement.
- e. To aid and advise the Zonal Manager 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 of the Zonal Security Standing Committees, hold meetings once in six months and forward its minutes to CO: 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 security point of view 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/her 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 firing 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 the Zone once in 3 months.
 - l. To maintain close liaison with the State Police.
 - m. To keep himself/herself 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 programme.
 - p. To submit all reports and returns to the Chief Security Officer at Corporate Office on time.
 - q. To prepare an Action Plan based on crime review of the branches under his/her 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 Zonal Manager/Branch Managers on the installation of suitable electronic gadgets for better security coverage of the branches within his/her jurisdiction.
 - t. To be responsible for management of the security staff under his/her 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 Zone.
 - w. To aid and advise the Management, in consultation with Police and local functionaries, regarding selection of site for building of branches from security point of view, topography and crime proneness of area, criticality and vulnerability of branch being guiding factors.
 - x. To be a member of Premises Committee at Zonal level forth selection of premises for branches/ ATM sites etc., to ensure safety / security aspects are adhered to.
 - 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 risk and vulnerability based on local Law & order profile of the area.
 - aa. To recommend posting of Bank's Security Guards at Branches, which are not eligible for such provisions, based upon Law & order situation on certification by SSP (Civil Police) at District Headquarters.
 - bb. To prepare Security Standing Orders for branches and Currency Chests.
 - cc. 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 (as applicable).
 - dd. As per the Nayak Committee Report approved by the Government of India ,the Security Officers will be (a) given additional duties involving only security of information, asset protection and loss prevention (b) assessed for their technical performance by the Chief Security Officer.

11. Job Card for Probationary Officers (POs) during Probation Period

11.1 General

11.1.1 On completion of the Induction Training, the Probationary Officers will undergo on the job training in branches/ offices in three phases over a period of 24 months.

11.1.2. The Duration for each Phase of training and the Job Role of the Probationary Officer during probation is as under:

Training Phase	Duration	Job Role
Phase I	<i>Three months (First three Months)</i>	<i>PO shall do all the work in a branch by turns that may be assigned to a Clerk</i>
Phase II	<i>Three Months (Fourth Month to Sixth month)</i>	<i>PO shall do Clerical work and supervisory work equivalent to that of a Special Assistant</i>
Phase III	<i>Eighteen Months (Seventh month to twenty fourth month)</i>	<i>PO shall work as a Assistant Manager i.e. with the powers that may be assigned to a Assistant Manager (Scale I Officer)</i>

11.1.3 At any point of time during probation period POs should not be assigned with more power in CBS than the one prescribed above.

11.1.4 The POs shall be trained in the following areas during probation period:

S.No	Nature of Work to be covered
1	<i>Preparation of Vouchers (Original work – all types of operations)</i>
2	<i>Opening of CIF / Deposit Accounts / Issue of Cheque Books – RM Module</i>
3	<i>Remittance Module</i>
4	<i>Attending to Customers, Pass Book entry / printing, Statement of Accounts, Staff Accounts.</i>
5	<i>Awareness about Customer centric requirements / statutory prescriptions / Compliance thereof / Government transactions/ Pension payments.</i>
6	<i>Opening of OD/OCC Accounts, Loan accounts, Minor accounts, inward / outward mail, maintenance of dispatch related stamps, Marking of Standing Instructions, Nominations, All types of Clearing, ECS, Funds Book, All delivery Channels.</i>
7	<i>Security creation.</i>
8	<i>CBS Reports, Checking of E-VVR and control reports, Balancing of Books, Correction of GLIFF in CBS, SMA, NPA marking.</i>
9	<i>User administration, elementary trouble shooting in CBS, VPIS module, SFVM.</i>
10	<i>Bills module, Staff Salary, Staff Leave.</i>
11	<i>Cash Department, RTGS / NEFT transactions.</i>

12	<i>CIF/SB/CA/TDR (all types of transactions), inoperative accounts.</i>
13	<i>Loans Module.</i>
14	<i>Locker Module / operations, Custody of safe keys, Numbered items, maintenance of old records, PPF.</i>
15	<i>Credit appraisal.</i>
16	<i>Authentication of reports.</i>
17	<i>Specimen Signature scanning, Documentation, Inspection, Mortgage creation/ registration.</i>
18	<i>Interpretation of Inspection reports, monitoring and follow up.</i>
19	<i>Marketing</i>
20	<i>Branch Administration and correspondence, Death claims in Deposit accounts, C2C follow up and reversal, nominal accounts maintenance and follow up.</i>
21	<i>FOREX/ NFB/ OTS/ SARFAESI</i>
22	<i>RAM Module/Scoring Models and other jobs relating to Risk management.</i>
23	<i>Loan to SHGs / Group Concept / Financial Inclusion.</i>
24	<i>Attending Court related matters / Preparations of documents for accounts where Suit to be filed.</i>
25	<i>Training in Corporate Banking, Risk Management, Treasury Branch Management, Relationship Management.</i>
26	<i>Deputation to Service Branch wherever possible to know the Clearing Functions. Deputation to Ind Retail / Ind MSME units for one week to acquire the knowledge of loan processing and procedural aspects.</i>

Note: **The list is only indicative but not exhaustive.**

11.1.5 Branch Managers may include any work specific to the Branch concerned along with the above mentioned nature of works.

11.2 Capability Levels

11.2.1 During the Probation Period, the Generalist POs shall be assigned with the following Capability Level:

- Capability Level equivalent to “1” during First Phase (first month to third month) as “Maker” only.
- Capability Level equivalent to “8” during Second Phase (fourth month to sixth month) as “Maker” & “Checker up to the assigned financial limit. (level of Special Assistant).
- Capability Level equivalent to “9” during Third & Final Phase (seventh month to twenty fourth month or till they are confirmed whichever is later) as “Maker” & “Checker” up to the assigned financial limit (level of Assistant Manager).

11.2.2. Financial capabilities of the “**Specialist Officers**” (on probation) under **Scale I** shall be the same as that of generalist POs as per extant guidelines and as they do not have phases during their probation, the following Capability Levels should be followed during their probation period:

- “1” during First Six months as “Maker” only.
- “8” during Seventh month to Twelfth month as “Maker” & “Checker” up to the assigned financial limit.
- “9” during second year of their probation as “Maker” & “Checker” up to the assigned financial limit.

11.2.3 With regard to the **Specialist Officers** under **Scale-II** and above, during their probation period, the below given guidelines shall be followed:

- During first Six months – Capability level “1” as ‘Maker’ only.
- During the next Six months till confirmation – Capability level “ 9 “ as ‘Maker’ and ‘Checker’ up to the assigned financial limit.

11.2.4 Don’ts during the probation period

- Upgrading the Capability Level beyond “9” in CBS during Phase III is strictly prohibited.
- Probationary Officers should not be posted as Assistant Branch Managers(ABMs)
- Probationary Officers should not be posted in Currency Chests or Administrative Offices.

11.2.5 The loan applications processed by POs should be scrutinized and authenticated by a confirmed Officer before sanction at Branch level or before forwarding to next higher level for sanction.

12. Duties of Clerical Staff

12.1 All members of the clerical staff who do not get any special pay as on 30th April 2010 on regular basis shall be designated as Single Window Operator 'A'. The following duties shall inter alia form part of their normal duties:

12.1.1 Acknowledgments of inward mail received.

12.1.2 Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgments in the counterfoil.

12.1.3 Delivery of cheque books subject to authorisation by competent authority.

12.1.4 Issue of cash receipts.

12.1.5 Issue of E.S.I. stamps wherever applicable or may become applicable.

12.1.6 Recounting of currency notes by cash department staff.

12.1.7 Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

12.2 All clerks shall also perform all duties and functions of their cadre, either online or manually, which does not involve any passing or supervisory function of an officer of the bank.

12.3 He will, wherever and whenever required, function as a single window operator where he will also receive and pay cash. In addition, his duties will include -

12.3.1 Passing and cash payment of all cheques/withdrawal forms/bankers' cheques etc. upto and including ₹10,000/-

12.3.2 Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including ₹.15,000/-

12.3.3 Receipts of cash and issuance of pre-signed drafts / gift cheques / travellers cheques /pay orders / bank orders, etc. upto and including ₹.15,000/-

13. Duties of Subordinate Staff

13.1 All the normal and routine duties of the subordinate staff cadre and for performance of which no special pay shall be payable. In addition they shall also be required to perform the following duties.

13.1.1 To take money orders, to buy stamps etc., which involves carrying of cash not exceeding ₹.5,000/- and to carry insured letters., etc. to post office.

13.1.2 To stitch currency note bundles.

13.1.3 To stitch and seal parcels and packets containing currency notes;

13.1.4 To transit cash from the bank to an office outside or vice versa, if unaccompanied by a watchman / Armed Guard.

14. Special Pay Duties

14.1 The Special pay duties do not include the routine duties of the cadre (clerical /subordinate) which a workman has to normally perform; but merely refer to those special allowance duties which if performed in addition to the routine duties will entitle a workman to a special pay on the terms and conditions provided in Chapter V of the First Bipartite Settlement as modified. It is clarified that the workman entrusted with duties attracting special pay can be required to perform routine duties of his cadre mentioned under Para No. 12 & 13 above and for performance of those duties no special pay shall be payable.

15. Duties of Special Pay carrying Posts in Clerical Cadre

15.1 Single Window Operator (SWS)

15.1.1 Introduction

- i. Single Window System (**SWS**) is a system of delivery of all transactional services offered by the Bank, at a single counter forming part of front-office operations. A customer can approach any SWS counter manned by clerical staff designated as Single Window Operators (SWO) to avail any banking services unlike erstwhile product-specific counters (viz. Savings Bank, Current Account, Term Deposits, Remittances, Cash, etc). The ultimate aim of the SWS is to provide efficient, quicker and delightful customer service.
- ii. The Special pay duties do not include the routine duties of the cadre clerical which a workman has to normally perform; but merely refer to those special allowance duties which if performed in addition to the routine duties will entitle a workman to a special pay.
- iii. Preparation of voucher (original work – all types of operations), Opening of CIF / all types of deposit accounts, attending to customers, Pass Book Entry / Printing, Statement of accounts, Government transactions, Opening of - OD/OCC / Loan / Minor accounts, Inward / Outward mail, Maintenance of despatch related stamps, Marking of Standing Instructions, Nominations, All types of Clearing, ECS etc., DD/ RTGS/ NEFT transactions, Loading cash in ATM along with an officer, Remittance of cash from/ to currency chest as per extant guidelines etc., forms part of routine duties of a SWO.

15.1.2 Workflow under Single Window System

- i. Clerical staff on probation will be working as ordinary teller with the capability level of '1'.
- ii. All other Clerical staff (other than Special Assistants, Head Cashier and SWO-'B') shall perform the following duties of Single Window Operator-'A' independently with capability level - '3':
 - a. Acknowledgements of inward mail received.
 - b. Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.
 - c. Delivery of cheque books subject to authorisation by competent authority.
 - d. Issue of cash receipts.
 - e. Issue of E.S.I. stamps wherever applicable or may become applicable.
 - f. Recounting of currency notes by cash department staff.
 - g. Ensuring the proper contents in covers and envelopes including registered ones before dispatch.
 - h. Shall also perform all duties and functions of their cadre, either online or manually, which does not involve any passing or supervisory function of an officer of the bank. Wherever and whenever required, shall function as a single window operator where he will also receive and pay cash.
 - i. Independent passing powers are delegated as detailed below:

Transaction	Prescribed Limit
Passing and cash Payment of all cheques/withdrawal forms/banker's cheques/gift Cheques etc.,	₹. 10000/-
Clearing and Transfer cheques, vouchers (whether credit or debit) etc.,	₹. 15000/-
Receipt of cash	₹. 15000/-

7.5 Single Window Operator-'B' with capability level-5', shall perform the duties mentioned above under ii.a to ii.h with the following independent passing powers:

Transaction	Prescribed Limit
Passing and cash Payment of all cheques/ withdrawal forms / banker's cheques / gift cheques etc.,	₹. 20000/-
Clearing and Transfer cheques, vouchers (whether credit or debit) etc.,	₹. 25000/-
Receipt of cash	₹. 25000/-

15.1.3 Transactions to be independently handled by SWO

A. Receipt of Cash (#)

- i. Independently receive and authorize receipt of cash in Deposit (including OD/CC) Accounts, Loan Accounts towards repayments, Remittances, Government Transactions / Tax Collections and any other miscellaneous receipt authenticated by BM/ABM. (**Example:** Cash receipt in sundry deposit, sundries receivable, etc., should have PRIOR authentication by BM/ABM, *irrespective of amount*).
- ii. However, in the case of receipt of remittances towards issue of DD/BPO by SWO, the cash drawer will get updated up to ₹.49,999.99. Another queue has to be generated for taking print out, which should be authorized by an officer.

B. Payment of Cash (#)

- i. Passing and cash payment of cheques independently -
 - a. in Deposit (including OD/ CC) Accounts subject to availability of balance / DL.
 - b. any other payment authenticated by BM/ABM.
- ii. SWO shall refer the Demand Drafts presented for cash payment to the designated officer for verification of signatures in the DD, and after the officer puts his/her initials for having verified the signatures, the SWO shall effect the payment.

C. Clearing/Transfer Transactions (#)

- i. For Clearing and Transfer transactions the SWO shall be both maker and checker. There will be no further authorisation by an officer.
- ii. SWO shall independently Pass clearing/transfer cheques, vouchers, etc., (whether credits or debits) in Deposit (including OD/CC) Accounts, Loan Accounts towards repayments, Remittances DD/BPO, Government Transactions / Tax Collections and any other miscellaneous debit/credit authenticated by BM/ABM.

(#) **upto the limit prescribed for each teller**

D. Batch Transactions (@)

- i. Transactions shall include batch transactions also. The batch total of which is upto and inclusive of the prescribed limits for the respective types of transactions.

(@) **Since all batch transactions will create queue, SWO shall not create batch for the transactions which are within their powers.**

15.1.4 Responsibility

- i. SWO is fully responsible for all the transactions effected by him / her. Hence, while accepting receipt and making payment in cash, or effecting clearing and transfer debits/credits, he/she should verify that the cheques/ withdrawal slip / pay-in-slip / challan / voucher is correctly filled in, all required particulars are furnished, sufficient funds/ limit / DL is available in the account, etc. SWO is also responsible for the accounting of the transactions to the correct account.
- ii. SWO should verify the signature/s (which can be done in the system through the short cut key 'F10'), scrutinise the regularity of the endorsements and other particulars of cheques / instruments / challans / vouchers and properly identify the presenter, wherever applicable.

iii. **Cash Handling**

- a. Whenever cash gets accumulated in the counter in excess of the requirements, arrange to transfer immediately the excess to the reserve cash / key holding shroff. To ensure that sections are not stapled / stitched. Sections to be attached with a denomination slip such that it covers top and bottom and side ways of the section i.e., vertically and horizontally.
- b. Fill up all the details in the denomination slip and sign them in full. Verify whether the rubber stamp containing the name of the signing shroff in block letters is affixed below the signature.
- c. The SWO should follow the objectives of Clean Note Policy of RBI and accordingly should do away with stapling, sort notes into re-issuable and non-issuable and issue only clean notes to public and stop writing of any kind on the bank notes

Note: Personnel working in the cash department at branches / currency chest shall be guided by the instructions contained in the Manual of Instructions on Cash Handling and Management as amended from time to time through issue of circulars from Corporate Office.

15.1.5 Acceptance of cheques / instruments (other than bills) in Clearing / Collection

- i. The SWO shall accept cheques/instruments, prima facie in order, deposited over the counter by the customers under any type of local clearing / collection (OBC). He/She shall affix the branch crossing stamp/taken for collection stamp, as the case may be, in the counter foil / instrument. For instruments received after the cut off time for clearing, "too late for today's account" stamp should also be affixed.
- ii. At frequent intervals, he/she should send these cheques alongwith the challan to the clearing / OBC section for further disposal. For the movement of cheques between him/her and other sections, he/she should maintain a log book/register.
- iii. SWO shall also accept cheques/instruments exceeding their prescribed limits and affix the relevant stamp on the challan / instrument. Then it should be passed on to the designated officer for further disposal.
- iv. SWO shall follow the guidelines stipulated for clearing of cheques and instruments with regard to procedure laid down by Corporate office on the aspect of CTS and Cheque Drop Box.

15.1.6 Checks for the transactions (before and after)

- i. Before receiving / paying cash or effecting a transfer transaction within his/her limits, the SWO should ensure that the customer's name and account number as filled in the cheques / challan / voucher are as available in the system. The account name shall be verified by pressing the "TAB" key after entering the account number. The account details shall be viewed by using short cut key "F7" in CBS after entering the account number in the relevant transaction screens.
- ii. After completion of the transaction falling within the limits of SWO, an "OK" message will be displayed at the bottom of the screen alongwith the account number/short name/journal number/ reference number. The SWO should look for this OK sign, which should normally come within a few seconds.

15.1.7 Affixing of signature and seal

- i. The SWO should affix his/her full signature in all the cheques/withdrawal slips / instruments / pay-in-slips / challans (both in the counter foil and foil) / vouchers, independently authorized / passed by him/her. In addition to the full signature, in the main foil, the name of the SWO in BLOCK LETTERS should also be affixed.
- ii. SWO should affix the relevant seal, wherever applicable.

15.1.8 Updating of entries in Pass Book

- i. Wherever passbook printer is provided to the SWO, he/she should update the entries in the pass book, when tendered by the customer either with or without the challan/cheque/ withdrawal slip. After updation, the pass book shall be handed over to the customer by SWO himself.

15.1.9 Transactions Exceeding the Limits of SWO

- i. The transactions (cash / clearing / transfer) exceeding the limits (including bulk receipts / payments) should also be accepted from the customers at these counters by the SWO, without exception. However, the authorisation of the transaction in the system will be done by an officer.
- ii. In such transactions, the first phase of the transactions should be carried out by the SWO, which will generate a queue number. After noting down the queue / journal / reference number in the voucher, SWO should send the respective voucher for authorisation to the designated officer. In the case of transfer debit / credit transactions and cash receipt transactions, it will be completed after authorisation by the officer. In case of cash payment, after the authorisation of the transaction entry, one more queue number will be generated. The SWO should pick up this "Q" number and complete the transaction by effecting the final payment.
- iii. When the transaction is declined by the officer for any reason, the challan/voucher with a new queue number prefixed by "D" (shall be noted in the challan by the officer), will come back to the SWO who originated the transaction. In such cases, the SWO shall select the respective transaction, in the personal queue and accept the same. Then by selecting "Modification" button, corrections shall be carried out. The challan/voucher should again be sent to the officer with the new 'Q' number noted for authorisation.

15.1.10 Verification of cash transactions with the report before EOD

- i. Before EOD, the print out of the "Teller's Cash Register Report" should be taken, without fail. On the same day, the report should be duly authenticated by the respective SWO, and handed over to the designated officer for verification, along with the cash vouchers and instruments. All the cash instruments/ vouchers (other than DD / BPO challans) independently passed/ authorised by the respective SWO should be held in his/her custody and should be released alongwith the Teller's Cash Register Report to the designated Officer, after closing of the cash drawer for the day.

15.2 Head Cashier II

15.2.1 Introduction

- i. Single Window System (SWS) is a system of delivery of all transactional services offered by the Bank, at a single counter forming part of front-office operations. A customer can approach any SWS counter manned by clerical staff designated as Single Window Operators (SWO), Head Cashier, Special Assistant etc. to avail any banking services unlike erstwhile product-specific counters (viz. Savings Bank, Current Account, Term Deposits, Remittances, Cash, etc). The ultimate aim of the SWS is to provide efficient, quicker and delightful customer service.
- ii. The Special pay duties do not include the routine duties of the cadre clerical which a workman has to normally perform; but merely refer to those special allowance duties which if performed in addition to the routine duties will entitle a workman to a special pay.

15.2.2 Duties of Head Cashier II

- i. The Head Cashier shall perform the following duties, associated with capability level '7':
 - 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 Verification of vernacular signatures / endorsements;
 - c Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.
 - d Being in charge of Clearing and Godown Departments, etc.;
 - e Opinion compilation;
 - f Attending to Government Treasury work;
 - g Discharging/endorsing bills, cheques, etc.
 - h Independent passing powers are delegated as detailed below:

Transaction	Prescribed Limit
Passing and cash Payment of all cheques/withdrawal forms/banker's cheques/gift Cheques etc.,	₹. 20000/-
Clearing and Transfer cheques, vouchers (whether credit or debit) etc.,	₹. 50000/-
Receipt of cash	₹. 25000/-

ii. Clerical staff members who are required to perform the duty of holding the Cash/Jewel safe keys, strong room keys of the branches shall receive the Special Pay payable to that of Head Cashier II.

iii. There can be only one staff with key holding, in a branch.

15.2.2 Transactions to be independently handled

A. Receipt of Cash

i. Independently receive and authorize receipt of cash in Deposit (including OD/CC) Accounts, Loan Accounts towards repayments, Remittances, Government Transactions / Tax Collections and any other miscellaneous receipt authenticated by BM/ABM, upto the prescribed limit. (**Example:** Cash receipt in sundry deposit, sundries receivable, etc., should have PRIOR authentication by BM/ABM, *irrespective of amount*).

ii. However, in the case of receipt of remittances towards issue of DD/BPO by SWO, the cash drawer will get updated up to ₹.49,999.99. Another queue has to be generated for taking print out, which should be authorized by an officer.

B. Payment of Cash

- i. Passing and cash payment of cheques independently shall be performed by the Head cashier, upto the prescribed limit -
 - a. in Deposit (including OD/ CC) Accounts subject to availability of balance / DL.
 - b. any other payment authenticated by BM/ABM.
- ii. The Head cashier shall refer the Demand Drafts presented for cash payment to the designated officer for verification of signatures in the DD, and after the officer puts his/her initials for having verified the signatures, he / she shall effect the payment.

C. Clearing/Transfer Transactions

- i. For Clearing and Transfer transactions, the Head cashier shall be both as maker and checker, upto the prescribed limit.
- ii. He / She shall independently Pass clearing/transfer cheques, vouchers, etc., (whether credits or debits) in Deposit (including OD/CC) Accounts, Loan Accounts towards repayments, Remittances DD/BPO, Government Transactions / Tax Collections and any other miscellaneous debit/credit authenticated by BM/ ABM.

D. Batch Transactions (@)

i. Transactions shall include batch transactions also. The batch total of which is upto and inclusive of the prescribed limits.

(@) Since all batch transactions will create queue, they shall not create batch for the transactions which are within their powers.

15.2.3 Responsibility

i. No person, whether a member of staff or the public, should be allowed access to the cash department without adequate reason and without the permission of the Head Cashier of the Cash Department.

ii. Cash Department implies the area where Strong Room/Cash Safe, Cash Cabin, Single Window cabins and others dealing with receipt/disbursal of cash are located.

iii. Morning Activity of a Head Cashier II

- a. The teller performing the duty of Head Cashier shall receive cash to the extent required for the days operation.
- b. The required cash shall be received from the BGL account viz., "Branch Cash Balance Account" through the system.

- c. They shall prepare a credit voucher for the amount of cash to be received by him, which is being transferred from the cash vault. The system generates a "Q", which should be authorized by an officer.
 - d. After authorisation of the queue, by an officer, the cash drawer of the Head cashier gets populated with the amount of cash he/ she received. He /she should ensure that the cash/till balance tallies with that of the physical cash, he / she holds.
 - e. The Head Cashier shall then commence operations for the day by transferring cash to needy tellers.
 - f. Whenever cash is drawn from Cash vault, the same activity for receiving cash to be accounted for by the Head cashier.
- iv. Issue of Cash to Teller
- a. Head Cashier should transfer cash to another teller only through the relevant menu in the system.
 - b. The cash so transferred should be received / accepted by the teller to whom the cash has been transferred through the relevant menu in the system.
- v. End of the day activity
- a. At the end of the day, all Tellers should hand over the cash to the Head Cashier.
 - b. After the cash from other cash counter(s) are received and verified, the Head Cashier should strike the closing cash balance and tally it with the actual cash on hand as also the balance shown in the system.
 - c. After the teller has transmitted the amount, the Head Cashier has to accept through the system menu.
- vi. Transferring of Cash to the Cash Vault
- a. In the Evening, after receiving cash from all the tellers the Head Cashier should consolidate Cash for placing in the vault.
 - b. The Head Cashier before transferring the cash to the Vault Custodian, should carry out the following activities:
 - i) View the cash summary and check whether the closing balance for all other tellers/cashiers except the Head Cashier is 'zero'.
 - ii) Ensure there is no cash acknowledgement 'Q' is pending for cash receipts made by the tellers.
 - iii) Ensure that no cash payment 'Q' is pending for authorization for making the payment.
 - iv) Ensure that physical cash and system cash are tallying and also his cash drawer balance is 'zero'.
 - v) Prepare a debit voucher for the amount to be placed in the vault.
 - c. The Head Cashier should transfer the amount to the Cash Vault only after completing the above activities. He / She should enter all the required details in the "Cash Disbursement" Screen and transmit.
 - d. He / She would then write up the Cash Balance Book and sign it.
 - e. The Tellers will not be able to close their Cash Drawer until the Head Cashier accepts the receipt of cash from the Teller or if some cash transactions are pending with / from the teller.
 - f. All Currencies must be reconciled before cash drawer could be closed by the Head Cashier.
 - g. All cash reports should be signed by the Head Cashier and the Vault Custodian. Hard copies of these reports should be filed properly for future reference.
 - h. In branches where provision of SWO cabin exists bulk of cash should be kept with the Head Cashier and brought to the payment counters in phases.
- vii. Each withdrawal from the safe and deposit into the safe should be recorded then and there in the Withdrawal and Deposit Book (*Reserve Cash Movement Register*) maintained by the branch and each entry should be initialed by Head Cashier alongwith the joint custodians. This book should be kept in the safe always.
- viii. The Head Cashier is fully responsible for all the transactions effected by him / her. Hence, while accepting receipt and making payment in cash, or effecting clearing and transfer debits/credits, he/she should verify that the cheques/withdrawal slip / pay-in-slip / challan/ voucher is correctly filled in, all required particulars are

furnished, sufficient funds / limit / DL is available in the account, etc. He / She is also responsible for the accounting of the transactions to the correct account.

- ix. The Head cashier should verify the signature/s (which can be done in the system through the short cut key 'F10'), scrutinise the regularity of the endorsements and other particulars of cheques / instruments / challans / vouchers and properly identify the presenter, wherever applicable.

15.2.4 Cash Handling

- i. Fill up all the details in the denomination slip and sign them in full. Verify whether the rubber stamp containing the name of the signing shroff in block letters is affixed below the signature.
- ii. The Head Cashier should follow the objectives of Clean Note Policy of RBI and accordingly they should sort notes into re-issuable and non-issuable, issue only clean notes to public and stop writing of any kind on the bank notes and should do away with stapling.

Note: Personnel working in the cash department at branches / currency chest shall be guided by the instructions contained in the Manual of Instructions on Cash Handling and Management as amended from time to time through issue of circulars from Corporate Office.

15.2.5 Acceptance of cheques / instruments (other than bills) in Clearing / Collection

- i. They shall accept cheques/instruments, prima facie in order, deposited over the counter by the customers under any type of local clearing / collection (OBC). He/ She shall affix the branch crossing stamp/taken for collection stamp, as the case may be, in the counter foil / instrument. For instruments received after the cut off time for clearing, "too late for today's account" stamp should also be affixed.
- ii. At frequent intervals, he/she should send these cheques along with the challan to the clearing / OBC section for further disposal. For the movement of cheques between him/her and other sections, he/she should maintain a log book/register.
- iii. The Head Cashier shall also accept cheques / instruments exceeding the prescribed limits and affix the relevant stamp on the challan / instrument. Then it should be passed on to the designated officer for further disposal.

15.2.6 Checks for the transactions (before and after)

- i. Before receiving / paying cash or effecting a transfer transaction within his/her limits, the Head Cashier should ensure that the customer's name and account number as filled in the cheques / challan / voucher are as available in the system. The account name shall be verified by pressing the "TAB" key after entering the account number. The account details shall be viewed by using short cut key "F7" in CBS after entering the account number in the relevant transaction screens.
- ii. After completion of the transaction falling within the limits, an "OK" message will be displayed at the bottom of the screen alongwith the account number/short name/journal number/ reference number. They should look for this OK sign, which should normally come within a few seconds.

15.2.7 Affixing of signature and seal

- i. The Head Cashier should affix his/her full signature in all the cheques/withdrawal slips / instruments / pay-in-slips / challans (both in the counter foil and foil) / vouchers, independently authorized / passed by him/her. In addition to the full signature, in the main foil, the name in BLOCK LETTERS should also be affixed.
- ii. The Head Cashier should affix the relevant seal, wherever applicable.

15.2.8 Transactions Exceeding the Limits

- i. The transactions (cash / clearing / transfer) exceeding the limits (including bulk receipts / payments) should also be accepted from the customers at these counters by him / her, without exception. However, the authorisation of the transaction in the system will be done by an officer.
- ii. In such transactions, the first phase of the transactions should be carried out by them, which will generate a queue number. After noting down the queue / journal / reference number in the voucher, they should send the respective voucher for authorisation to the designated officer. In the case of transfer debit / credit transactions

and cash receipt transactions, it will be completed after authorisation by the officer. In case of cash payment, after the authorisation of the transaction entry, one more queue number will be generated. The Head cashier should pick up this "Q" number and complete the transaction by effecting the final payment.

- iii. When the transaction is declined by the officer for any reason, the challan/voucher with a new queue number prefixed by "D" (shall be noted in the challan by the officer), will come back to the Head Cashier who originated the transaction. In such cases, he / she shall select the respective transaction, in the personal queue and accept the same. Then by selecting "Modification" button, corrections shall be carried out. The challan/voucher should again be sent to the officer with the new 'Q' number noted for authorisation.

15.2.9 Verification of cash transactions with the report before EOD

- i. On a daily basis, the following reports should be generated and saved at the branch server without fail:
 - a. Head Cashier's Cash Jotting Report I
 - b. Head Cashier's Cash Jotting Report II
 - c. Head Cashier's Hand Balance Report
- ii. On the same day, the report should be duly authenticated and handed over to the designated officer for verification, along with the cash vouchers and instruments.
- iii. All the cash instruments / vouchers (other than DD / BPO challans) independently passed / authorised should be held in his/her custody and should be released alongwith the Report to the designated Officer, after closing of the cash drawer for the day.

15.3 Special Assistant

15.3.1 Introduction

- i. Single Window System (SWS) is a system of delivery of all transactional services offered by the Bank, at a single counter forming part of front-office operations. A customer can approach any SWS counter manned by clerical staff designated as Single Window Operators (SWO), Head Cashier, Special Assistant etc. to avail any banking services unlike erstwhile product-specific counters (viz. Savings Bank, Current Account, Term Deposits, Remittances, Cash, etc). The ultimate aim of the SWS is to provide efficient, quicker and delightful customer service.
- ii. The Special pay duties do not include the routine duties of the cadre clerical which a workman has to normally perform; but merely refer to those special allowance duties which if performed in addition to the routine duties will entitle a workman to a special pay.

15.3.2 Duties of Special Assistants

- i. They shall perform the following duties, associated with capability level '8':
- ii. Special Assistants shall be accountable and responsible for running of the department / section entrusted with them and the duties involve looking after and checking the work of other clerk or clerks and sub staff and shall include:
 - a. Passing independently, manually or online, cash instruments upto ₹. 35,000/- and clearing and transfer cheques vouchers etc., (whether credits or debits) upto and including ₹. 1,50,000/-. Passing includes verification of signatures and scrutiny of the instrument as to the correctness of endorsements on and other particulars of such instruments. There is no limit for verification of signatures on the instruments for passing of authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer print-outs etc.
 - b. Accepting, verifying and posting cash / transfer / clearing cheques and other instruments, as the case may be, in appropriate books of accounts / ledgers, either manually or online, and tender due acknowledgements.
 - c. Signing vouchers, cheques, drafts, pay orders, advices such as non payment advices, inter branch letters for ascertaining fate of instruments, bill schedules, demand notices, statements, certificates etc.,

- d. Checking all vouchers, advices, statements, cheques, drafts etc., bills and books of accounts , 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, including checking of e-vvr.
 - f. Discharging, endorsing cheques, bills, etc.,
 - g. Performing, when required in a computerised set up, system control functions, either jointly with an officer or independently, upon specific authorisation in this regard;
 - h. Explaining in brief, the salient features of Bank's various products and services to customers, to reply to their queries and to direct interested customers to appropriate personnel;
 - i. Inspecting godown (only in banks where such work is already being done by workmen).
- iii. 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 are taken by himself or by the clerks concerned 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 for which the special assistant is in charge are secured and/or kept in proper custody and properly handed to the authorized 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 advices /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 authorization.
- iv. Shall also 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. Wherever and whenever required, shall function as a single window operator where he will also receive and pay cash.

15.3.3 Transactions to be independently handled

A. Receipt of Cash

- i. Independently receive and authorize receipt of cash in Deposit (including OD/CC) Accounts, Loan Accounts towards repayments, Remittances, Government Transactions / Tax Collections and any other miscellaneous receipt authenticated by BM/ABM, upto the prescribed limit. (**Example:** Cash receipt in sundry deposit, sundries receivable, etc., should have PRIOR authentication by BM/ABM, *irrespective of amount*).
- ii. However, in the case of receipt of remittances towards issue of DD/BPO by SWO, the cash drawer will get updated up to ₹.49,999.99. Another queue has to be generated for taking print out, which should be authorized by an officer.

B. Payment of Cash

- i. Passing and cash payment of cheques independently shall be performed by them, upto the prescribed limit -
 - a. in Deposit (including OD/ CC) Accounts subject to availability of balance / DL.
 - b. any other payment authenticated by BM/ABM.

- ii. They shall refer the Demand Drafts presented for cash payment to the designated officer for verification of signatures in the DD, and after the officer puts his/her initials for having verified the signatures, the Head Cashier shall effect the payment.

C. Clearing/Transfer Transactions

- i. For Clearing and Transfer transactions, they shall be both as maker and checker, upto the prescribed limits.
- ii. They shall independently authorise clearing/transfer cheques, vouchers, etc., (whether credits or debits) in Deposit (including OD/CC) Accounts, Loan Accounts towards repayments, Remittances DD/BPO, Government Transactions / Tax Collections and any other miscellaneous debit/credit authenticated by BM/ABM.

D. Batch Transactions

- i. Transactions shall include batch transactions also. The batch total of which is upto and inclusive of the prescribed limits.

15.3.4 Responsibilities

- i. They shall be accountable and responsible for running of the department / section entrusted to them.
- ii. They are fully responsible for all the transactions effected by them. Hence, while accepting receipt and making payment in cash, or effecting clearing and transfer debits/credits, they should verify that the cheques/ withdrawal slip / pay-in-slip / challan/ voucher is correctly filled in, all required particulars are furnished, sufficient funds / limit/ DL is available in the account, etc. They are also responsible for the accounting of the transactions to the correct account.
- iii. They should verify the signature/s (which can be done in the system through the short cut key 'F10'), scrutinise the regularity of the endorsements and other particulars of cheques / instruments / challans / vouchers and properly identify the presenter, wherever applicable.
- iv. 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 one having the requisite power to authorise the same. If it is within the prescribed limits of the Special Assistant, such transactions shall be authorized.
- v. The Special Assistant passing / authorising the transaction is fully responsible for Control / Monitoring through Checking of Electronic Voucher Verification Report (e-VVR) and BGL Daybook Report. They 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).

15.3.5 Cash Handling

- i. Fill up all the details in the denomination slip and sign them in full. Verify whether the rubber stamp containing the name of the signing shroff in block letters is affixed below the signature.
- ii. They should follow the objectives of Clean Note Policy of RBI and accordingly they should sort notes into re-issuable and non-issuable, issue only clean notes to public and stop writing of any kind on the watermark window of bank notes and should do away with stapling.

***Note:** Personnel working in the cash department at branches / currency chest shall be guided by the instructions contained in the Manual of Instructions on Cash Handling and Management as amended from time to time through issue of circulars from Corporate Office.*

15.3.6 Acceptance of cheques / instruments (other than bills) in Clearing / Collection

- i. They shall accept cheques/instruments, prima facie in order, deposited over the counter by the customers under any type of local clearing / collection (OBC). They shall affix the branch crossing stamp/taken for collection stamp, as the case may be, in the counter foil / instrument. For instruments received after the cut off time for clearing, "too late for today's account" stamp should also be affixed.

- ii. At frequent intervals, they should send these cheques alongwith the challan to the clearing / OBC section for further disposal. For the movement of cheques between them and other sections, they should maintain a log book/register.
- iii. They shall also accept cheques / instruments exceeding their prescribed limits and affix the relevant stamp on the challan / instrument. Then it should be passed on to the designated officer for further disposal.

15.3.7 Checks for the transactions (before and after)

- i. Before receiving / paying cash or effecting a transfer transaction within their limits, they should ensure that the customer's name and account number as filled in the cheques / challan / voucher are as available in the system. The account name shall be verified by pressing the "TAB" key after entering the account number. The account details shall be viewed by using short cut key "F7" in CBS after entering the account number in the relevant transaction screens.
- ii. After completion of the transaction falling within the limits, an "OK" message will be displayed at the bottom of the screen alongwith the account number/short name/journal number/ reference number. They should look for this OK sign, which should normally come within a few seconds.

15.3.8 Affixing of signature and seal

- i. They should affix their full signature in all the cheques / withdrawal slips / instruments / pay-in-slips / challans (both in the counter foil and foil) / vouchers, independently authorized / passed by them. In addition to the full signature, in the main foil, the name in BLOCK LETTERS should also be affixed.
- ii. They should affix the relevant seal, wherever applicable.

15.3.9 Transactions Exceeding the Limits

- i. The transactions (cash / clearing / transfer) exceeding the limits (including bulk receipts / payments) should also be accepted from the customers at these counters by them, without exception. However, the authorisation of the transaction in the system will be done by an officer.
- ii. In such transactions, the first phase of the transactions should be carried out by them, which will generate a queue number. After noting down the queue / journal / reference number in the voucher, they should send the respective voucher for authorisation to the designated officer. In the case of transfer debit / credit transactions and cash receipt transactions, it will be completed after authorisation by the officer. In case of cash payment, after the authorisation of the transaction entry, one more queue number will be generated. They should pick up this "Q" number and complete the transaction by effecting the final payment.
- iii. When the transaction is declined by the officer for any reason, the challan/voucher with a new queue number prefixed by "D" (shall be noted in the challan by the officer), will come back to them who originated the transaction. In such cases, they shall select the respective transaction, in the personal queue and accept the same. Then by selecting "Modification" button, corrections shall be carried out. The challan/voucher should again be sent to the officer with the new 'Q' number noted for authorisation.

15.3.10 Verification of cash transactions with the report before EOD

- i. On a daily basis, the cash reports should be generated and saved at the branch server without fail.
- ii. On the same day, the report should be duly authenticated and handed over to the designated officer for verification, along with the cash vouchers and instruments.
- iii. All the cash instruments / vouchers (other than DD / BPO challans) independently passed / authorised should be held in their custody and should be released alongwith the Report to the designated Officer, after closing of the cash drawer for the day.

15.4 In respect of the above special pay carrying posts in clerical cadre -

15.4.1 Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete rests with the other signatory.

15.4.2 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.

15.4.3 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.

15.4.4 Selection of staff for being entrusted with special pay carrying posts shall be on the basis of their suitability for the specialised function, norms for which shall be decided at the bank level.

16. Duties of Special Pay carrying positions in Subordinate Cadre

16.1 DUTIES OF SUBORDINATE STAFF

16.1.1 Subordinate staff shall perform all the normal and routine duties of the subordinate staff cadre and for performance of which no special pay shall be payable. In addition they shall also be required to perform the following duties.

- i. 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.
- ii. To stitch currency note bundles as per clean note policy
- iii. To stitch and seal parcels and packets containing currency notes;
- iv. To transit cash from the bank to an office outside or vice versa, if unaccompanied by a watchman / Armed Guard.

16.2 DUTIES OF SPECIAL PAY CARRYING POSITIONS IN SUBORDINATE CADRE

16.2.1 The Special pay is intended to compensate a subordinate staff for performance or discharge of certain additional duties and functions requiring greater skill or responsibility, over and above the routine duties and functions of a subordinate staff. In order to be entitled to a special pay, such additional duties and functions should constitute the normal part of the duties and functions performed or discharged by a subordinate staff.

16.2.2 The Special pay duties given below, do not include the routine duties of the subordinate staff which they have to normally perform; but merely refer to those special allowance duties which if performed in addition to the routine duties will entitle them a special pay.

16.3 LIST OF SPECIAL PAY POSTS AND THEIR DUTIES

16.3.1 Armed Guard

- i. Persons required to perform watch and ward duties i.e. to watch or look after the premises or department for the purposes of its safety, security and guard against attack or assault or infiltration and against removal of the bank's property by any unauthorized persons AND/OR to watch and guard as above the movement of cash from one place to another whether inside or outside the Bank, for which purpose they are required by the bank to carry any of the following weapons:
 - a. Gun, Pistol or any other fire arm; or
 - b. Dagger, sword, khukri or spear; or
 - c. any other licensed weapon

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.

16.3.2 Bill Collector

- i. 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 of postal order etc. from banks or post office counters.
 - c. They may also be required to collect cash not exceeding Rs.4000/- at a time against various instruments.

16.3.2 Daftary

- i. Besides the routine works of a subordinate staff, 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 (Xerox 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
 - i. Undertaking the whole process of sorting, arranging, numbering, tallying the total number or stitching the vouchers.
 - ii. Any other duty assigned by the Branch Manager / ABM.

16.3.3 Head Peon

- i. 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.
- ii. Any other duty assigned by the Branch Management.

16.3.4 Electrician

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

16.3.5 A C Plant operator

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

16.3.6 Drivers

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.

17. Job rotation to staff at Corporate Office/Administrative Offices/Branches

17.1 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 Corporate 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 Zonal Offices, Training Centres, Inspection Centres, Stationery Centres and all offices other than branches.

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