

ROLE & RESPONSIBILITY OF VARIOUS CADRES OF EMPLOYEES

CLERICAL - STAFF ASSISTANT

In Administrative/Correspondence Sections:

- The Tappal/correspondence/e-mails received has to be entered in the Personal/Tappal Register (to maintain in digital form) with all details viz. Date of Receipt, Inward No. received from whom, brief description, action taken, date of disposal. They shall put up the file/Note based on the Tappal/correspondence/Notes received or as per oral instructions of the superior officers, in accordance with the guidelines / rules, with all required information.
- They should maintain Work Register on day to day basis and should be made available for verification by the superior Officers. They are responsible for proper despatch/delivery of circulars/correspondence without delay.
- In the absence of Section Manager, verify the e-mails regularly and appraising them to supervising officers.

In Branches/Banking Depts.

- The Tappal/correspondence received has to be entered in the Personal/Tappal Register (to be maintained in digital form) with all details viz. Inward No., date of receipt, received from whom, brief description, action taken, date of disposal. They shall put up the file/Note based on the Tappal/correspondence/Notes received or as per oral instructions of the Managers, with all required information. They are responsible for proper despatch/correspondence without delay.
- In the absence of Section Manager, verifying the e-mails regularly and appraising them to supervising officers.
- Any other work entrusted by higher authorities, from time to time.
- They will acknowledge the receipt of bills/cheques/DDs etc., received for collection, enter the same in the concerned register (in digital form wherever applicable) and prepare necessary letters to send for collection.

- In case of debit vouchers/cheques/DDs/withdrawals received across the counter for cash payment, on verifying the validity of the instrument, issue token to the person presented it, make debit entry in the account for payment and place before the Manager/passing officer.
- In case of credit vouchers, they shall enter the transaction in appropriate account and place before the Manager/Passing Officer.
- In case of loan applications received, they shall scrutinise applications as per the guidelines/instructions and process the Note for sanction by the concerned Officers.

General duties:

- Receiving all sorts of instruments i.e., cheques, withdrawals, credit slips, bills etc., for their collection/payment/remittance etc. and giving acknowledgements/tokens for the presenter/customer.
- Immediately, on receiving the instruments/cash, it should be verified the validity/correctness/appropriateness/relevance as per the apparent tenor of the instrument. On verifying the instruments/cash, it should be processed to transact in the correct account and necessary entries to be made in the concerned account.
- All the transactions should be processed duly observing/following the guidelines/instructions/rules/regulations contained in the Work/Operation Manual or in the circulars issued by the Management from time to time.
- In case of deposit accounts/loan accounts, the applications should be verified and all columns and information got filled in and if necessary, information/suggestions should be given to the persons in need and they may be guided/advised to meet the concerned officer for clarifications.
- In case of loan applications, the application and all enclosures/documents need to be verified/scrutinized and a scrutiny Note should be prepared duly mentioning the defects/shortcomings, if any.
- All necessary calculations should be made to arrive at the loan eligibility.
- Communication should be sent on maturity of deposits for their renewal etc.
- Notices and reminders should be prepared and sent if the loan instalments/any dues are not received as per the schedule.

- All necessary steps should be taken to prepare the ground work for coverage of legal action of all overdue loans and also for filing of EPs etc., for effective recovery of overdue loans.
- All necessary vouchers should be prepared with complete narration and duly signed.
- On receiving the pass books for updation, they should be updated, initialed and should be returned to the customer at the earliest or in case if it requires reasonably long time for updation due to large pendency of entries or large number of customers waiting at counter, the customers may be advised to collect the same at a specified future time/date, if necessary, by giving due acknowledgement for having received the pass book.
- On receiving the requisition for issue of cheque books, it should be passed on to the concerned officer for issue of necessary cheque book. On receipt of the cheque book from officer after noting the account No. etc., on all the cheque leaves and making necessary entries, the cheque book series should be entered in the cheque issue register and also in the system; and after duly authorizing the same by the officer, it should be delivered to the customer concerned under acknowledgement.
- Change of addresses of the customer/clientele should be recorded in customer master/registers/ledgers.
- Taking prints of scroll, day book, other reports, statements etc., and to check/verify with the help of other staff/officer.
- The scrolls should be verified with the day's vouchers. The day's vouchers should be serially/orderly arranged and bundled.
- They should sign on all the vouchers, statements, reports, letters etc., in token of having prepared/verified the same.
- All returns, reports, statements etc., should be prepared in time and after their scrutiny/confirmation by the concerned officer, they should be submitted to the H.O. or concerned authority, in time.
- All works, standing instructions, stop payment orders, and other instructions should be completed in time, without delay.
- In Branches, the tokens should be arranged in serial order every day and they should be issued to the customers in serial order only. Missing of tokens if any, should be properly recorded in relevant register.

- They should put their best efforts in recovery of loans, mobilization of deposits and for development of the business of the branch/bank.
- They should hold the jewels/ornaments/documents/security items in joint custody with another officer/Manager.
- They shall take care of proper filing/placing of papers/ vouchers/ statements/documents/records/registers.
- They shall take care of proper despatch/delivery of circulars/ correspondence without delay.
- Updation of KYC and communication details of the customers. Intimating the customers through available modes of communication for the same.
- Proper deduction of TDS, remittance of TDS, filing of returns periodically.
- Obtaining TDS exemption certificates from customers wherever needed and furnishing the statutory returns thereon.
- Collection and remittance of GST, filing of statutory returns, furnishing of Invoices to customers.
- Issue of lockers, obtaining application, allocation & collection of locker-rents, intimation to customers for locker-rent payments, operation, closure of lockers, furnishing of returns.
- They should attend to any other item of work as entrusted by the controlling officer, from time to time.

Sd/-
General Manager

Sd/-
Managing Director

MANAGER

In Administrative/Correspondence Sections:

- In the absence of AGMs, they shall act as Section In-charge also.
- If no Staff Assistant is working under them and directly managing the section works, they have to do all the required works for speedy disposal.
- If the primary work is done by a Staff Assistant, examine the files/Note put up analytically, verify the correctness of the information/data prepared/collected/furnished, summarise the subject/issues/action points and should bring out the points on which the decisions/orders of the superiors are required with suitable proposals/recommendations.
- They should - in the Scrutiny/Processing Note, they should mention the Rule/Act/Circular Guidelines position; and comment whether the Proposal/Request received is in conformity or other-wise.
- They should also ensure that there is no delay in processing files. For this purpose, they may reallocate/make adjustments in the entrustment of works to the staff members under their control, whenever any staff member proceeds on leave etc., depending upon the urgency and importance of the subjects.
- They shall hold charge/control of all files/papers/documents of their section.
- Verify the e-mails regularly and appraise the same to supervising/higher officers; or to process the Note/ file based on the requirement.
- Any other work entrusted by higher authorities, from time to time.

In Branches/Banking Depts.:

- The Branch Managers is the In-charge Officer for overall functioning of the branch. The second officers will attend to counter works/day to day operations works. In the absence of Branch Manager, II Officer shall act as Branch Manager to the extent specified in disposing day-to-day works to provide customer service.
- On verifying the letters prepared with regard to collections of bills/cheques, they shall sign the letters/instruments. With regard to payment of cash and transfer of amounts (debits/credits) from one account to other accounts

they shall verify the payee, date, amount in words and figures, drawer signature, endorsements, crossings etc., and on satisfying themselves, shall pass the instruments/transactions.

- With regard to loan applications on verifying the eligibility criteria, fulfilling the terms and conditions, repaying capacity, purpose, surety, security, field verification etc., after scrutiny/verification of the applications, enclosures, documents, they may sanction the loan to the extent of powers delegated or otherwise recommend to the higher officers for consideration.
- Verifying the e-mails regularly and appraising them to supervising officers.

General duties:

- To supervise the work of the staff attached to the section by instructing/guiding the staff in the day to day discharge of duties and ensuring compliance.
- To ensure that all the transactions are processed duly observing / following the guidelines/instructions/rules/regulations contained in the work/operational manual or in the circular instructions issued by the Management from time to time.
- To ensure neatness, accuracy and technical correctness of transactions conducted by the clerical staff.
- To obtain the correct documents relating to his/her section/department and ensuring that they are in force.
- To ensure that all books of accounts relating to his/her section are balanced up to date.
- To ensure timeliness, neatness and accuracy of statements, returns, statistics etc., to be prepared/submitted by section.
- To ensure that customers have no occasion to complain regarding his/her section/branch.
- To bring up any shortcoming/irregularity/discrepancy relating to his section/branch to the notice of the Branch Manager/Management.
- To observe absolute discipline and maintaining discipline in his/her section.
- To keep the record of and bringing acts of indiscipline/misbehavior/non-performance/under performance as also best/superior performance/hidden potential etc., of staff working under him/her to the notice of the Management to facilitate to take suitable action/reward.

- To ensure proper upkeep, safety and security of records, securities, stationery (including security forms) bills, documents, etc., relating to his section and keys entrusted to him.
- To hold joint custody of jewelry/ornaments/documents etc.
- To ensure for sending of notices if monthly instalments of loan accounts are not received and for coverage of legal action of all overdue loans and filing of EPs etc., for effective recovery of overdue loans.
- To put in best efforts for recovery of loans, mobilization of deposits and to achieve all business development targets.
- To ensure timely remittance of all taxes etc. and submission of returns/statements to concerned authorities.
- To ensure timely submission of all returns/reports to RBI/NABARD/Govt. and other departments in the Bank.
- To report on the subordinate attached to him in the periodical performance appraisal reports.
- Set an example in working ethics for other employees.
- Any other work entrusted by higher authorities, from time to time.

Branch Managers - Specific Responsibilities:

- To represent the Bank to the external world and to represent the Management to all the staff attached to the Branch.
- To be specifically responsible for the working of the Branch in the areas of business development, working results and advances and to have overall responsibilities for the working of the Branch in the areas of procedure and routine, customer service, security and personnel relation.
- To guide the second officers and other staff of the branch in the day to day discharge of the duties.
- To provide integrated picture on matters relating to the branch to the higher authorities.
- To oversee the functioning of the subordinates with a view to ensure high quality in housekeeping, customer service, security and compliance of norms prescribed from time to time in each area.

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General Manager

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Managing Director

ASSISTANT GENERAL MANAGER

- AGMs are the Section Heads. They shall coordinate all the works related to their sections.
- As per the powers delegated to them, they shall take decisions and dispose the files/papers at their level.
- On the files/Note on which decisions/orders of the higher authorities are required, they shall make comprehensive analysis of the information/data, correlate with any other information available, relevant guidelines/rules/regulations and comment - whether the proposal is in conformity or not. Ultimately, they should bring the Note to the meaningful conclusion and give their recommendations, to take decisions for efficient and cost effective Management of resources by the superiors.
- They are responsible to maintain punctuality and office discipline in the staff members.
- They should ensure that there is no delay in processing of files. For this purpose, they may reallocate/make adjustments in the entrustment of works to the staff members under their control, whenever any staff member proceeds on leave etc., depending upon the urgency and importance of the subjects.
- To represent the Bank to external world, whenever and wherever required.
- To be specifically responsible for the working of the Section/Department in the areas of business development, working results, promptness. To take overall responsibility for the working of the Section/Department in the areas of procedure and routine, customer service, security.
- To guide all the officers and staff of the Section/Department in the day to day discharge of duties.
- To provide integrated picture on matters relating to the Branch/Section/Department to higher authorities.
- To bring up any shortcoming/irregularity/discrepancy relating to Branch/Section/Department to the notice of higher authorities.
- To observe absolute discipline and maintaining discipline in Branch/Section/Department.

- To keep the record of and bringing acts of indiscipline/misbehavior/non-performance/under performance as also best/superior performance/hidden potential etc., of staff working under him/her to the notice of the Management to facilitate to take suitable action/reward.
- To oversee the functioning of subordinates with a view to ensure high quality in housekeeping, customer service, security and compliance of norms prescribed from time to time in each area.
- Set an example in working ethics for other employees.
- Any other work entrusted by higher authorities, from time to time.

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General Manager

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Managing Director

DEPUTY GENERAL MANAGER

- DGMs are the Department Heads. They shall coordinate all the works related to their Departments.
- They should prepare their Department targets and budget in coordination with other departments to facilitate preparation of Development Action Plan for the year by the Bank.
- They should put coordinated efforts to achieve the targets of the Departments.
- They should always work for refinement/improvement in systems & procedures, to reduce costs, increase revenues, to improve the business by attracting more clientele by providing prompt service with simplified systems and procedures.
- They should ensure proper monitoring, checks & controls to avoid any mishappenings/frauds.
- As per the powers delegated to them, they shall take decisions and dispose the files/papers at their level promptly.
- On the files/Note on which decisions/orders of the higher authorities are required, they shall make comprehensive analysis of the information/data, correlate with any other information available, relevant guidelines/rules/regulations and comment whether the proposal is in conformity or not. They should make specific recommendations, to take decisions for efficient and cost effective Management of resources by the superiors.
- They are also responsible to maintain punctuality and office discipline in the staff members.
- They should initiate disciplinary action by calling for explanation etc., from the Staff of his/her departments, if found misconduct/ indiscipline/delay in work.
- They shall also ensure that there is no delay in processing of files. For this purpose, they may reallocate/make adjustments in the entrustment of works to the staff members under their control whenever any staff member proceeds on leave etc., depending upon the urgency and importance of the subjects.
- Set an example in working ethics for other employees.
- Any other work entrusted by higher authorities, from time to time.

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General Manager

- Ensure that employees working under his/her control have clarity of what is expected of them, through DGMs of the Department;
- Instruct/Organise/plan to achieve targets/objects of the Departments/Bank.
- Monitor the performance of the Departments regularly.
- Make business plans for the Department
- Create business plans for the whole organization together with the Senior Officers Group (SOG).
- To allocate/distribute the works/subjects to the staff working under his/her control for effective functioning of the sections/departments.
- Decide on improvements for the concerned Departments
- They should guide the staff for refinement/improvement in systems & procedures, to reduce costs, increase revenues, to improve the business by attracting more clientele by providing prompt service with simplified systems and procedures.
- They should initiate disciplinary action by calling for explanation etc., from the Staff of his/her departments, if found misconduct/ indiscipline/delay in work.
- Set an example in working ethics for other employees.
- Any other work entrusted by higher authorities, from time to time.

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