

**JOB DESCRIPTIONS OF STAFF ASSISTANTS AND MANAGERS WORKING IN HEAD OFFICE**

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**Job Descriptions of Staff Assistants**

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## **JOB DESCRIPTIONS OF STAFF ASSISTANTS WORKING IN HEAD OFFICE**

Name of the Department : **Banking**  
Name of the Section : **Bkg-BRCC**  
Designation of the employee: **Staff Assistant**

### **Duties and responsibilities:**

#### ➤ **Gold Auction:**

- Preparation of calendar for the proposed auctions month-wise and date-wise indicating the date of paper notification and auction schedule.
- Issue of Circular to all branches communicating the proposed date of paper notification for the auction.
- Obtaining information on the list of overdue cases to be auctioned from all the branches
- Consolidation of the final list of Gold auction for paper notification.
- Preparation of Note, originating the vouchers with reference to expenses towards publication and miscellaneous charges, to the branches.
- Preparation of Office Order communicating the date and venue of auction to all the branches.
- Assisting in conducting of auction.
- Adjusting the auction proceeds to the branches for crediting to the concerned Gold loan accounts.
- Submission of Note to the higher officials on the proceeds of auction.

#### ➤ **Gold Appraisers:**

- Appointment /renewal of term/transfers/removal of appraisers
- Obtaining agreement from the appraisers along with surety particulars duly verified by the Branch Manager
- Safe custody of fixed deposit receipts of appraisers
- Monitoring of renewal of fixed deposits.

#### ➤ **Gold loan policy:**

- Daily preparation of Loan to Value (LTV) statement as per Indian Bullion and Jewellers Association (IBJA) website.
- Preparation of Weekly review Note on per gram rate and issue of circular to the branches.
- Correspondence with regard to gold loan policy product wise
- Preparation of new policies.
- Monitoring NPAs
- Monitoring the limits prescribed at branch level
- Revision of Interest rates on Gold loans and communicating the same to all branches from time to time.

➤ **Blanket insurance policy(yearly):**

- Detailed Note on the parameters of obtaining policy for permission of obtaining quotations from the insurance companies.
- Addressing letters to the insurance companies calling for quotations and placing the information in the Bank's website.
- Assisting in opening of quotations in the presence of Bank's Senior Officers and representatives of insurance companies.
- Finalization and issue of BC to insurance company.

➤ **Group personnel accident policy:**

- Obtaining information from banking department regarding the details of coverage to the staff and others working in cash department.
- Detailed Note on the parameters of obtaining policy & permission for obtaining quotations from the insurance companies, if necessary.
- Finalization and issue of BC to insurance company.

➤ **Opening of new branches:**

- Conducting survey to identify the proposed new branches with reference to feasibility/viability.
- Preparing board Note for approval of the Board of Management for forwarding the applications of proposed new branches to NABARD & RBI for permission to open new branches.
- Preparation of applications in FORM V & forwarding to RBI through NABARD for obtaining permission /licence for opening of new branches.

➤ **Complaints/Grievances:**

- Correspondence with the branches with regard to complaints against Branches/clarifications sought by the Branches on the legal and other related issues.
- Receiving the complaints of the customers from all the Branches and placing the same before the Grievance Redressal committee.

➤ **Furnishing of IT returns (quarterly):**

- Collecting data in consultation with computer (Info. Tech.) department for the cases under Time and Cash deposits exceeding Rs2.00 lakhs relating to all the branches.
- Processing and uploading the said information through our Bank's IT consultants to Income Tax Dept.
- Obtaining sanction of SOG for payment to IT consultants towards uploading charges.

➤ **Furnishing of IT returns (Annual Information Report(AIR)):**

- Collecting data in consultation with computer (Info. Tech.) department for the cases exceeding ` 10.00 lakhs in SB Accounts relating to all the branches.
- Processing and uploading the said information through our Bank's IT consultants to Income Tax Dept.
- Obtaining sanction of SOG for payment to IT consultants towards uploading charges.

➤ **Matured deposits:**

- Interest payables on Matured deposits are generated from the system in consultation with the IT Dept. at the end of the Financial Year.
- Passing of Vouchers for interest payable on Matured Deposits.
- Correspondence with branches with regard to the action taken to the matured deposits.

➤ **OTS scheme & Technical write off:**

- Preparation of policy for implementing the scheme.
- Obtaining information from all the branches according to the policy guidelines.
- Placing the process of OTS & Technical write off cases before the Audit committee, Board & General Body of the Bank for approval
- Preparation of budget proposals with regard to expenditure heads relating to BRCC section for submitting to the Bkg/Accts Dept. every year.

➤ **SMS alerts:**

- Preparation of policy/modifications if any for implementation in the Bank. Communicating the same to IT Dept. for implementation in the system.

➤ **Auto renewal of Term Deposits:**

- Preparation of policy for Auto renewal of Term Deposits and modifications if any.
- Communicating the policy to IT Dept. for implementation in the system.
- Issue of circular to all the branches with regard to the policy.

➤ **Bank Guarantee:**

- Preparation of policy of Bank Guarantee and carrying out modifications if any required.
- Communication of policy to all concerned.

➤ Preparation of Board Subjects.

➤ Exchange of Keys- Issue of circular to all branches for exchange of 2nd set of keys every year.

➤ Purchasing and providing Cash Tokens to the Branches.

**Duties and responsibilities:**

➤ **Branch Managers Meeting:**

- Issue of Meeting Notice
- Preparation of Agenda Notes.
- Recording and preparation of Meeting Proceedings.
- Communicating proceedings to branches.

➤ **Targets:**

- Fixation of annual and monthly targets on all parameters at the beginning of the Financial Year.
- Communicating the Targets fixed to all branches.

- Preparation of daily comparison statement on all parameters (Ex: Total Deposits, CASA Deposits, Gold Loans etc.,) as advised by the Senior Officers and placing before them.
- **NABARD Inspection/ Statutory Audit:**
  - Preparation of all statements as required by the Statutory Auditors/ NABARD Inspecting Team.
  - Issue of circulars to all branches on the observations of Statutory Auditors/ NABARD regarding the deficiencies pointed in the branches.
  - Preparation of Compliance to Statutory Audit/NABARD observations.
- **Demand, Collection & Balance:**
  - Preparation and consolidation of branch-wise DCB of all loans (monthly / Quarterly / Yearly) and their Review.
  - Preparation of branch-wise DCB Gold loans (for the Coop. year ending)
  - Preparation of branch-wise DCB Retail loans (monthly/Quarterly/Yearly)
  - Preparation of branch-wise DCB Retail loans (for the Coop. year ending)
- **Nodal Officers:**
  - Allotment of Nodal Officers to Branches for surprise verification of cash & Gold bags, etc.,
  - Monthly monitoring of reports of Nodal officers.
  - Review on the reports received from Nodal Officers.
  - Communicating the deficiencies if any to the concerned branch for rectification.
- **Best Performance Awards to branches :**
  - Preparation of statements related to branches on the achievement of deposits, loans, DCB & NPAs, expenditure and income items etc., whenever considered for awarding, based on the parameters fixed.
- **Deposit Mobilisation:**
  - Issue of circular to all the branches on deposit mobilization campaigns.
  - Follow up and monitoring of the deposit mobilization campaign.
- **NPAs:**
  - Gold loans – Preparation and communication of the list of branch-wise NPAs to branches & fortnightly/monthly review on the recovery of NPAs by branches.
- **Government deposits (Monthly report):**
  - Collecting information from all the branches.
  - Consolidating the information received from all the branches.
  - Uploading the data to Govt. of Andhra Pradesh website before 10<sup>th</sup> of succeeding month.

- **Break open of lockers:**
  - Preparation of policy guidelines.
  - Obtaining information from the branches regarding the cases for break open.
  - Communicating permission for break open of lockers with prior Note to PR department for the procedural practice as and when the request received from the branches.
  - Legal action on the above aspects.
- **Lockers:**
  - Preparation of policy guidelines and communication to branches
  - Assessing the requirement of locker cabinets from the branches
  - Preparation of locker DCB.
- **Death claims:**
  - Preparation of policy guidelines
  - Settlement of claims
  - Correspondence with the branches related to the subject.
- **Frauds and Embezzlement (quarterly report):**
  - Collecting information from all the branches.
  - Consolidating the information & submitting to vigilance dept.
- Issue of NOC to staff members for obtaining loans, standing surety, passport & Visa.
- **Cash counting machines:**
  - Assessing the requirement of the Cash Counting Machines at the Branches.
  - Obtaining quotations for purchase of cash counting machines
  - Preparation of Note for approval & obtaining sanction for purchase of machines.
  - Payment of AMC charges to the supplier.
- **Gold weighing machines:**
  - Assessing the requirement of the Gold Weighing Machines at the Branches.
  - Obtaining quotations for purchase of Gold weighing machines
  - Preparation of Note for approval & obtaining sanction for purchase of machines.
  - Correspondence with regard to repairs at all branches.
- **General** Correspondence with Branches.

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Name of the Department : **Banking**  
Name of the Section : **Reconciliation**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Obtaining daily scroll prints pertaining to RTGS, NEFT, DBT etc., checking amounts and tallying.
- Informing the concerned sections, of the discrepancies, if any, for their rectification.
- Branches: Checking the transactions of IBT, Clearing House, cheque returns, H.O, ABB, TDADJ, etc., of all Branches every day.
- Reconciliation: Collecting monthly statements from other banks and performing the following duties:
  - Data entry of all Banks.
  - Tallying of data entry with Head Office balances.
  - Head Office data uploading for Reconciliation.
  - Manual Reconciliation.
  - Ensuring rectification of pending entries by the departments concerned.
  - Preparation of Inter Bank Reconciliation statements.
  - Preparation of Pending entries statement.
  - Preparation of OSS statements on quarterly basis.
  - Preparation of Inter Branch Reconciliation statements.
  - Tallying of GL Heads of 167 and 371 of Head Office and Branches monthly.

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Name of the Department : **Banking**  
Name of the Section : **CLPC-Retail Loans**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Receiving of all retail loan applications, keeping them in order and maintaining separate registers i.e., Educational, Housing, SME and Mortgage Loans, etc.
- Verification of CIBIL reports in respect of applicants, co-applicant/co-obligant and sureties. Verifying all the CIBIL transactions and informing their track to the officers concerned.
- Sending all retail loan applications to the Panel Advocates and Panel Valuers as advised by the officers.
- Receipt of Legal opinion and Valuer opinion, processing and placing the files before the officers concerned for sanction of proposals.
- Preparation of sanction and disbursement letters.
- Despatching disbursement letters to the Branches concerned and filing office copies in respective files.
- Receiving all undated cheques for Retail loans in sanctioned cases and receiving of cheques for all Retail Loans EMIs and keeping, them in a serial order by noting in the due date register.
- Return of rejected loan applications by sending letters to the respective branches with reasons and filing office copy in respective file.
- Entering all Retail Loans EMI cheques on due dates in their loan account through clearing and transfer. Taking out scroll print/voucher print for all transactions of the day.
- Issuing of Income Tax certificates for the Housing loan/Education Loan customers/staff for exemption of Income Tax and filing their returns.
- Assisting in reconciliation of loan accounts to find out variations arising in the retail loan accounts from time to time.
- Maintaining of Circular files in respect of Retail loans and providing copies to the sections, whenever they require.
- Contacting the Branches for information in respect of Retail loans.
- Posting of HFC monthly EMI amount received from the HRD statement in the loan account concerned (Salary deductions).
- Issuing Clearance certificate in respect of Retail loans of staff/other customers and to the beneficiaries on closure of loans. Informing to the HRD (Payments) for stoppage of EMI deductions from their salary accounts.
- Placing the Revision of Retail loan policies, if any required, before the Credit Policy Committee. After approval of Credit Policy Committee, placing the proposals before the Board for its approval.
- Preparing policy and other circulars and despatching them to Branch Managers.
- Preparation of office Notes on representation from Branch Managers.

- Communication with Branch Managers on all requests for policy changes/ relaxations.
- Processing for ratification in CIBIL score, relaxation in age, service, etc., if any
- Preparing statements for Branch Managers meeting every month.

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Name of the Department : **Banking**  
Name of the Section : **CLPC - Personal Loans**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Receiving and entering Personal loan applications in the register maintained.
- Preliminary scrutiny of loan applications.
- Taking out CIBIL Reports from system to find out CIBIL score and other details like previous loan outstanding, EMI and overdues, if any.
- Calculation of loan eligibility of the applicant and the sureties with reference to Pay-slips furnished by them and Bank statement.
- Preparation of verification and scrutiny reports.
- Submission of loan applications for sanction to DGM.
- Attending to communication of loan sanction and execution of bonds by the applicant and the sureties.
- Issue of release orders to the Branch Managers concerned.
- Maintenance of loan sanction register.
- Maintenance of sureties register.
- Taking out CIBIL reports of the customers pertaining to branches and communicating the same to the Branches through email or courier.
- Attending customers by giving information, clarifications and loan applications in respect of eligible cases.
- Submission of information pertaining to dues/no dues of the staff of the Bank to the HRD and other sections, whenever required.
- Custodian of loan files and documents of the Borrowers.
- Preparation of NPA statements, maturity pattern, period-wise overdues etc.
- Preparation of Branches information pertaining to Personal loans for Branch Manager's meeting.

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Name of the Department : **Banking**  
Name of the Section : **CLPC-Recovery**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Attending to Recovery of dues in all Retail Loans except Gold Loans. Taking printouts of the defaulters Branch-wise as and when required for ascertaining the overdue position in all the retail loans.
- Making calls to the defaulters and their sureties wherever the installments are due for more than 1(one) installment and recording the result and again reminding them on the promised date. Maintaining a register for the contacts made with the defaulters, Branch Managers and the result therein.
- Informing the Branch Managers about the promises made by the loanees and advising them to follow up.
- Coordinating with the CLPC Loans section and obtaining the Contact numbers and addresses of the borrowers and their sureties whenever needed.
- Correspondence with the Branches on recoveries and maintaining files Branch-wise.
- Informing the Branch Managers to issue notices wherever there is default of 3 installments and to cover legal action.
- Monitoring the position of coverage of legal action by the Branches and reminding them wherever there is delay in this regard.

**Duties and responsibilities**

- Coordinating with the DR/OSD and DR/Sale officer in expediting the legal action i.e., issue of Certificates and E.Ps, furnishing any other information required by the DR/OSD like taking printout of statement of A/cs. in E.P. Cases etc.,
- Accompanying the DR/OSD and DR/Sale Officer to Branches and the Offices of Pay Drawing Officers for service of 14(b) notices i.e., attachment of salary orders.
- Visiting the Branches to ascertain the position of recovery in retail loans and the status of E.Ps.
- Maintaining a register for the visits made to Branches and recording therein the work attended to at Branches and getting it attested by the DGM (BRCC).
- Visiting the borrowers personally along with Branch staff in chronic cases.
- Preparation of monthly DCB in Retail loans for submission to the Managing Director for review.

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Name of the Department : **Banking**  
Name of the Section : **RTGS/NEFT**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- To push (authorize) all the outwards from the APCOB CBS to SFMS and ensure settlement at SFMS end.
- Handling and responding of Inward Messages of NEFT, RTGS received from time to time duly verifying the correctness of the Name and account number of the beneficiary.
- Tallying the NEFT and RTGS transactions with the SFMS aggregate and passing necessary entries at the end of the day (EOD).
- Making necessary entries for APB, ACH and NACH to respective Branches of APCOB.
- Verifying with reference to the transactions both inward and outward the commission pay-outs received from NPCI and to pass the necessary vouchers from time to time.
- Informing the Investment Section of Bank with regard to heavy amount of Inward and Outward.
- Sending mails of RTGS/NEFT EOD Statements to the higher officials.
- Attending to the queries raised by branches staff and resolving them.

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Name of the Department : **Funds & Accounts**  
Name of the Section : **Bkg.-Invest-Back Office**  
Designation of the employee : **Staff Assistant**

### **Duties and Responsibilities**

- In case of surplus cash remittance in Current Account with other Banks (eg: Axis/Kotak Mahindra bank/Yes Bank) on previous day, drawing the Cheques and sending through clearing.
- Call Deposits: On receipt of indent from investment (front office), preparing deal confirmation letter and sending it to bank which was on deal by fax/mail. After receiving deal confirmation from that bank, transferring the funds to that bank through RTGS or NEFT.
- ST Deposits: Following the above procedure for Short Term deposits and TMB deposits. Before maturity of ST Deposits, contacting the banks about repayment through letters and phone calls.
- Accounting for the receipt of coupon interest on Government Securities on due dates.
- Issuing Cheques of other banks according to the requisition of funds to various departments.
- Transferring Funds through RTGS or NEFT to various banks according to requisition by various departments.
- Taking scroll print of vouchers of day and verifying it manually, every day.
- Monthly duties:
  - Preparing various statements and furnishing to RMD for ALCO.
  - Accounting for receipt of interest on FCC.
  - Applying interest on Short Term deposits, G.Sec., T-bills, etc., in dummy platform at the end of every month.
- Quarterly duties:
  - Marked to Market of Govt. Securities under current category and Non-SLR instruments based on FIMMDA rates obtained from SBIDFHI and arriving at depreciation or appreciation on Government Securities and Non-SLR instruments and submitting Note to the higher officials.
  - Confirmation of holding of securities from SBIDFHI, SBI CAPS and RBI to be obtained and certification on holding of securities by Chartered Accountants and forwarding the same to RBI & NABARD.
  - Preparing OSC returns and submitting to account section on quarterly basis.
- Half yearly duties:
  - Applying interest on ST deposits, G.Sec. T-bills, etc.
  - Preparation of Note on Review of Investments and for placing before the Board for review and forwarding the Review to RBI & NABARD.
- Annual duties
  - Amortization of G.Sec. in permanent category. Preparation of Audit and inspection statements.

Name of the Department : **Funds & Accounts**  
Name of the Section : **Bkg.-Invest-Front Office**  
Designation of the employee : **Staff Assistant**

### **Duties and responsibilities**

#### **Daily Statements:**

- Preparation of Funds position (Morning Statement) by collecting the demand for funds, expected inflows, availability of funds in accounts with other banks and maturity proceeds to be received, if any.
- Preparation of cash flows and investment transactions by collecting Statement of account for balances with other Banks given by Accounts section, RTGS and NEFT Reports mailed by RTGS cell, Funds provided to DCCBs and inflows from DCCBs and investment maturities in call, TMB/ST, investments made in call and other, if any.
- Preparing Investment proceedings at the end of the day which reflects the total investment made in various categories (like call, ST/TMB, SLR & Non SLR Investments) on that particular day.
- Entering the details of call deposits in the call register.
- Entering the details of ST deposits in the ST deposit register.
- Filing the indents for record purpose.
- Issuing DCCBs' funds indents to DCCBs Current Account section for remitting the funds to the designated Accounts as advised by the DCCBs.
- Updating cash flows for Investment Committee (IC) meeting agenda on daily basis.

#### **Fortnight duties:**

- Preparation of cash flows by collecting data from related sections.
- Preparation of cash flow statements of DCCBs for ALCO meetings & mailing them to RMD.

#### **Monthly duties:**

- Preparation of Meeting Notice and Agenda for Investment Committee and circulation of the same to all the members of the Investment Committee.
- Preparation of meeting proceedings and their circulation.

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Name of the Department : **Funds & Accounts**  
Name of the Section : **Accounts**  
Designation of the employee : **Staff Assistant**

### **Duties and responsibilities**

#### **Daily Statements:**

- Generating CRR & SLR position, preparing the daily statement and submission to the Higher Officials.
- Generating Funds Flow Statement for the use of Investment Department.
- Downloading the RBI Account Statement from EKUBER portal. Verifying the balance maintained with RBI and ensuring correctness of the balances.

#### **Fortnight Reports:**

- Preparation of Fortnight reports of CRR & SLR and furnishing to Investment Department.
- Generating FORM-B (NDTL) & DTL listing as on reporting Friday and last Friday of the month.
- Entering the values related to FORM-B in Excel Sheet and submitting the hard copies to the Authorized signatories for approval.
- Uploading the same in RBI-RPCD/ NABARD ENSURE portal in Form-B (Press communique) and Form-B (CRR, SLR position of banks). Taking out the print outs of uploaded return for future reference.
- Mailing the signed and scanned copies in pdf form to RBI. Furnishing the Hard copies to RBI & RCS.

#### **Monthly Reports:**

- Submission of Monthly return in Form-I (Maintenance of CRR & SLR) within 15 days of succeeding month.
- Preparation of consolidated statement of Daily maintained CRR-SLR position, which is to be attached to Form-I.
- After ensuring correctness, entering the values in Excel Sheet, and submitting the hard copies to the Authorized signatories for approval.
- Uploading the same in RBI-RPCD/ NABARD ENSURE portal in Form-B (Press communique) and Form-B (CRR, SLR position of banks). Taking out the print outs of uploaded return for future reference.
- Scanning, converting into pdf formats and Mailing the approved copies to RBI. Furnishing the Hard copies to RBI & RCS.
- Generating Statutory Reports & Consolidated Reports for preparation of Form-IX (Statement of Assets and Liabilities) as at the end of every month.
- Entering the values in Excel Sheet and after getting tallied submitting the hard copies to the Authorized signatories for approval.
- Uploading the soft copy in RBI-RPCD/ ENSURE portal and taking out the print out of uploaded statement for future reference.
- Scanning, converting into PDF and mailing the signed copies to RBI. Furnishing the hard copies to RBI & RCS.



- Running the Depositors Education and Awareness Fund (DEAF) programme every month in the IT Department.
- Switching to all the Branches and verifying whether there are any DEAF accounts in the GL Heads of 52,53,55,56,57,62,68,214,30,36 34,35,214,33 etc.
- If there are any accounts to be transferred to DEAF, transferring the same to DEAF account through EKUBER portal as per RBI directions.
- Consolidation of the data in Excel sheet and obtaining certification from the concurrent auditors.
- Submit the Form-I & Form-II to RBI with in 15<sup>th</sup> of the succeeding month.

**Quarterly Reports:**

- Consolidation of loans outstanding and loans disbursed statements by generating various reports for OSC statements.

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Name of the Department : **Funds & Accounts**  
Name of the Section : **KYC/AML**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Generating Monthly KYC statement for all the Branches in the CBS.
- Consolidation of KYC statement of all the Branches after generating report in the CBS through Back up in IT Department.
- Comparing the KYC statement with previous month statement and placing the status before the Senior Officers.
- Furnishing Monthly KYC statement to NABARD and M.D in the first week of every month.
- Obtaining monthly KYC statement from branches.
- Generation of CTR report in CBS every month on number of accounts of individuals and institutions.
- Obtaining CTR and NTR forms duly filled in, from the Branches wherever considered necessary.
- Entering the details of CTR and STR accounts obtained from Branches in the given format.
- Checking the authenticity of transactions on the Name-screening list.
- Obtaining Quarterly STR certificates from the Branches.
- Preparing and communicating the KYC/AML policy changes to the Branches, from time to time, as per the instructions given by RBI.
- Preparing Board Note for the proposed KYC/AML policy changes for approval from Board of Management.
- Coordinating with IT department for any reports that need to be furnished to RBI/NABARD.
- Monitoring scanning of KYC Records to be done by all the Branches from time to time.
- Uploading the KYC Record on the Central KYC Records Registry portal of CERSAI.
- Testing of newly introduced Modules if any pertaining to KYC/AML.

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Name of the Department : **Funds & Accounts**  
Name of the Section : **RMD**  
Designation of the employee : **Staff Assistant**

### **Duties and responsibilities**

#### **ALCO meetings:**

- Collecting following information:
  - DCCB Term Deposits & Depositor loan from FD section
  - Commitments and Receipts, DCCB's inflow & outflow and IC meeting Proceedings from Investments (Front office)
  - Rate-wise Lending's and Borrowings from L&A.
  - Rate-wise ST, LT investments from Investments (Back office).
  - Non Agri. Gold Loans at APCOB & DCCB level from L&A.
- Preparation and communication of Notice and Agenda to all the committee members for ALCO Meetings.
- Preparation of meeting proceedings and communicating the same to all the members of the committee.
- Communicating the decisions taken by ALCO to the respective Departments for implementation.
- Placing the minutes of ALCO before the Board of Management regularly.

#### **Financial particulars:**

- Preparing financial particulars of our Bank for furnishing quarterly return to NABARD.

#### **CRAR:**

- Computation of Capital to Risk Weighted Assets Ratio (CRAR) in the proforma as prescribed by NABARD on Quarterly basis and placing the subject before RIMCO for favour of information.

#### **Branch viability:**

- Preparing the Branch Viability Statement based on the financial particulars of the branches as per the existing Transfer Price Mechanism (TPM) and forwarding the statement to all the Branches with an advice to improve the performance of the branches.

#### **NPA's:**

- Collecting the information pertaining to asset classification, Branch-wise NPA's, Sector/ Purpose-wise NPA's from various departments/ sections, on quarterly

### **Duties and responsibilities**

- Advance Tax: Collecting Projected Income & Expenditure from all the departments. Preparation of projected profit & Loss Account for assessment of Advance Tax.
- Structural liquidity: Collecting and preparing Maturity pattern of Assets and Liabilities. Preparation of structural liquidity statement and Interest Rate

Sensitivity Statement on quarterly basis for furnishing to NABARD and placing before ALCO for information.

- Audit: Preparing and furnishing required Statements to the Auditors during Statutory Audit. Furnishing compliance to the observations made in the Long Form Audit report (LFAR).
- NABARD Inspection: Preparing various statements for the purpose of NABARD inspection and furnishing compliance to the observations made.

**RIMCO:**

- Preparation and communication of Notice and Agenda to all the committee members for RIMCO Meetings.
- Preparation of meeting proceedings and communicating the same to all the members of the committee.
- Communicating the decisions taken by RIMCO to the respective Departments for implementation.
- Placing the minutes of RIMCO before the Board of Management regularly.

**Bulk deposit proceedings:**

- Noting down the Higher rate of interest given to institutions and associations of all the branches on Bulk Deposits in the Register (Higher Rate of interest) and arranging for modification of interest rate in the system by the IT Department and placing the information before ALCO for ratification.

**Cash flows:**

- Preparing Cash flows statement for furnishing quarterly return to NABARD.

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Name of the Department : **Loans & Advances**  
Name of the Section : **Short Term - Policy**  
Designation of the employee : **Staff Assistant**

### **Duties and responsibilities**

#### **SAO Policy and Weavers Policy:**

- Obtaining NABARD Policy for the Financial Year and placing it before the Board of Management for approval.
- Communication of the NABARD policy to all the DCCBs and designated Officers concerned after its approval.
- Preparation and formulation of APCOB Policy and Operative guidelines for the Financial Year and placing it before the Board of Management for approval.
- Communication of the APCOB Policy to all the DCCBs and designated Officers concerned after its approval.
- Communication of rates of interest to all the DCCBs, from time to time, whenever they undergo changes.

#### **Sanction of SAO limits:**

- Communicating the DCCBs for submission of the SAO Credit limit applications for the Financial Year as per the NABARD Policy guidelines and ensure furnishing of all the necessary documents along with the Board Resolution.
- Obtaining Credit Limit Applications (CLA) from the DCCBs and scrutinizing them.
- If any defects in Credit Limit applications are found, they are communicated to the DCCBs concerned and obtained the correct statements.
- Preparation of Realistic Lending program (RLP) for the Financial Year.
- Fixing of the Targets for Kharif and Rabi seasons and placing the same before the Board of Management for approval.
- After getting approval, communicating the same to all DCCBs and concerned designated Officers.
- Fixation of Proposed limits separately for Kharif and Rabi seasons to the DCCBs for the Financial Year and placing the same before the Board of Management for approval.
- After getting approval, communicating to all DCCBs and concerned designated Officers.
- Obtaining the necessary documents for sanctioned limits. If any defects are found in the documents, communicating to the concerned DCCBs and obtaining the correct documents.
- Preparation of NABARD application for Short Term Credit Limits for financing Seasonal Agricultural Operations (SAO) for the Financial Year.
- Placing the subject of Credit Limit request to NABARD, before the Board of Management for Consideration.
- Forwarding CLA to NABARD. After getting approval and sanction letter from NABARD for the limits, furnishing necessary documents to NABARD

**Sanction of Weavers limits:**

- Communicating the DCCBs for submission of the Weavers Credit Limit applications for the Financial Year as per the NABARD Policy guidelines and ensure that all the necessary documents along with the Board Resolution are furnished.
- Obtaining the Credit Limit Applications from the DCCBs and scrutinizing them.
- If any defects in Credit Limit applications are found, communicating the same to the concerned DCCBs and obtaining the correct statements.
- Fixation of Weavers Cash credit limits to the DCCBs for the financial year and placing it before the Board of Management for approval.
- After getting approval, communicating to all DCCBs and concerned designated Officers.
- Preparation of NABARD application for Weavers Cash Credit Limits for the Financial Year.
- Placing the subject of Credit Limit request to NABARD, before the Board of Management for Consideration.
- Forwarding Credit Limit application to NABARD, after getting approval.
- After getting sanction letter from NABARD for the limits, furnishing necessary documents to NABARD.

**Additional limits under SAO:**

- Processing the requests of DCCBs for sanction of Additional Limits and placing the subject before the Board of Management for approval.
- After approval, communicating the sanction of Additional limits to the DCCBs concerned.

**Interim Limits under Weavers:**

- Processing the sanction of Interim Limits to the DCCBs and placing the subject before the Board of Management for approval.
- After approval, communicating the sanction of Interim limits to the DCCBs concerned.

**Request for Additional limit from NABARD:**

- Placing the subject of Additional Credit Limit request to NABARD, before the Board of Management for Consideration.
- After approval, preparation of NABARD application for Additional Credit Limits for financing Seasonal Agricultural Operations (SAO) for the Financial Year and forwarding the same to NABARD.
- After getting sanction letter from NABARD for the limits, furnishing necessary documents to NABARD.

**Non Overdue Cover (NODC):**

- Obtaining the Monthly NODC statements from the DCCBs and duly verifying the correctness of the figures with our records and consolidating them.

- Furnishing the NODC to NABARD every month by 20th of succeeding month.

**Negotiable Warehouse Receipts (NWR):**

- Obtaining the Monthly and quarterly NWR statements from the DCCBs and consolidate them.
- Furnishing the consolidated monthly statements to NABARD and quarterly statements to SLBC.

**Natural Calamities and Drought:**

- Communication of NABARD Guidelines on Relief measures to farmers affected by Natural Calamities.
- Obtaining the quarterly Natural calamities statements from the DCCBs, consolidating and forwarding the same to NABARD and SLBC.

**SLBC:**

- Furnishing of data as and when requested by SLBC in their prescribed formats.
- Communicating the SLBC circulars to the DCCBs and obtaining data from the DCCBs.
- Consolidation of data and forwarding to the SLBC in stipulated time.

**NABARD:**

- Furnishing of data as and when requested by NABARD in their prescribed formats.
- Communicating NABARD circulars to the DCCBs and obtaining data from the DCCBs.
- Consolidation of data and forwarding to NABARD in stipulated time.

**State Level Technical Committee (SLTC):**

- Communicating the DCCBs for convening of DLTC meeting for fixing the Scale of Finance for succeeding year.
- Obtaining the DLTC proceedings from the DCCBs and obtaining the data from Govt. Departments concerned.
- Consolidation of DLTC proceedings for SLTC meeting.
- Preparation of Notice and Agenda for SLTC meeting.
- Preparing the SLTC meeting proceedings.
- Communicating the SLTC proceedings to the DCCBs and Designated Officers.
- Obtaining action taken report at DCCBs level.

**HLC/State Level Task Force (SLTF):**

- Furnishing compliance report on the observations made by High-Level Committee (HLC)/State Level Task Force (SLTF) in the meetings.

**Weavers per-loom Scale of Finance:**

- Obtaining the data from the DCCBs regarding per-loom Scale of Finance followed at District level.

- Obtaining the data from Directorate of Handlooms and Textiles and other departments concerned.
- Consolidation of data obtained from DCCBs.
- Preparation of Notice and Agenda for State Level Implementation Committee (SLIC) meeting.
- Preparing the SLIC meeting proceedings.
- Communicating the finalized Per-loom Scales of Finance for new looms to the DCCBs and Designated Officers.

**Credit Policy Committee:**

- Preparation of Notice and Agenda for Credit Policy Committee meeting.
- Preparing and communicating the Credit Policy Committee meeting proceedings to the concerned.

**Miscellaneous:**

- All the sanctioned/operative limits under all purposes are communicated to ST (Operations) section.
- Preparing Draft board subjects of the Dept., viz., Targets and Achievements, Defaults... etc.
- Dealing with all Legal Matters related to ST.
- Dealing with grievances or representation from DCCBs/PACS or any individual borrowers.



Name of the Department : **Loans & Advances**  
Name of the Section : **ST –Govt. Schemes & Misc.**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

**Daily Disbursements:**

- Obtaining Daily Disbursements from DCCBs and consolidating the same.
- Forwarding the consolidated data to higher financing agencies/ authorities and SLBC for every fortnight.
- Obtaining PACS-wise disbursements from DCCBs for every fortnight.

**Demand Collection Balance (DCB):**

- Obtaining DCB statement from ST Operations Section, consolidating and forwarding the same to Banking Dept. on monthly basis.
- Obtaining information from the Departments concerned, preparing Agenda Note on DCB (quarterly) and placing before the Board of Management for information.

**NABARD Returns:**

**Ground Level Credit (GLC):**

- Communicating the DCCBs to forward the GLC statement for every month by 5th of succeeding month.
- Verifying the received statements for their correctness.
- Communicating the DCCBs concerned, in case if any corrections are needed and obtaining the revised statements from DCCBs.
- Consolidation of the Statements furnished by the DCCBs.
- Preparation of consolidated Statement in two proformas as prescribed by NABARD and furnishing the statements to NABARD.

**Kisan Credit Cards (KCC):**

- Communicating the DCCBs to forward the CKCC statement monthly and Quarterly by 5th of succeeding month.
- Verifying the received statements for their correctness. Communicating the concerned DCCBs, in case if any corrections are needed and obtaining the revised statements from DCCBs.
- Consolidation of the Statements furnished by the DCCBs and furnishing the statements to NABARD by 8<sup>th</sup> of succeeding month.

**Weavers NODC:**

- Obtaining the weavers NODC statements from DCCBs every month by 15th of succeeding month.
- Verifying the received statements for their correctness.
- Communicating the concerned DCCBs, in case if any corrections are needed and obtaining the revised statements.

- Consolidation of the Statements furnished by the DCCBs and furnishing the statements to NABARD.

#### **Weavers Credit Cards:**

- Obtaining the weavers Credit Cards statements from DCCBs every month by 15th of succeeding month.
- Verifying the received statements for their correctness.
- Communicating the concerned DCCBs, in case if any corrections are needed and obtaining the revised statements.
- Consolidation of the Statements furnished by the DCCBs and furnishing the statements to NABARD.

#### **Category-wise (SC, ST, BC, etc.) Statements:**

- Obtaining the Category-wise statements from the DCCBs.
- Consolidation of the Statements furnished by the DCCBs.
- Furnishing the report whenever needed by NABARD/other agencies.

#### **CRR & SLR-Quarterly:**

- Obtaining information from all the DCCBs for every month.
- Consolidation of the Statements furnished by the DCCBs.
- Placing the consolidated statements before the Board of Management for information.

#### **Final Crop-wise particulars from DCCBs:**

- Obtaining Final Crop-wise particulars from all the DCCBs for Kharif and Rabi seasons.
- Verifying the received statements for their correctness.
- Communicating the concerned DCCBs, in case if any corrections are needed and obtaining the revised statements.
- Consolidation of the Statements furnished by the DCCBs for the record purpose.

#### **Interest Subvention:**

- Communicating the Interest Subvention continuation G.O. for the respective years to all the DCCBs.
- Pursuing with the DCCBs to ensure that all the claims are received within due date.
- Verifying the correctness of the claims and submitting the consolidated statement to the Auditor for certification.
- Submitting the certified claim to the NABARD for receiving the claim amount.
- After NABARD releases the amount, crediting the amounts to the respective DCCBs on the basis of their NODC involvement as also determining the APCOB share on the basis of the own funds involvement.

**Interest Rebate and Interest Subsidy:**

- Communicating the Interest Subsidy and Interest Rebate continuation G.O. for the respective years to all the DCCBs.
- Pursuing with the DCCBs to ensure that all the claims are received within the due date.
- Verifying the correctness of the claims and submitting the consolidated statement to the Auditor for certification.
- Submitting the certified claim to the O/o CC&RCS, with a request to pursue with the State Government for release of claim amount.
- Pursuing with the O/o CC&RCS to release the pending claim amounts pertaining to the previous years.
- Issuance of Advance Stamp Receipt and utilization certificate to the O/o CC&RCS when amount relating to the claims is released on a quarterly basis.
- Pursuing with the different departments of the State Government for issuance of the continuation G.O. for consecutive years.
- Communicating the tentative provisions to be made in the Budget estimates or Revised estimates to the O/o CC & RCS.
- Furnishing the required information to the O/o CC & RCS regarding the scheme by collecting information from the DCCBs.

**Vaddi Leni Runalu/ PavalaVaddi Scheme:**

- Communicating the extension G.O. for the Vaddi Leni Runalu/ PavalaVaddi Scheme to all the DCCBs.
- Pursuing with the DCCBs on a daily basis to submit the VLR/PV Claims.
- Pursuing with the VLR Agri Cell, O/o Director of Agriculture for early release of amounts.

**Crop Loan Waiver and other Schemes of State and Central Govt.:**

- Communicating the Scheme guidelines, if any, given by the State or Central Government to all the DCCBs, from time to time.
- Obtaining information from DCCBs on implementation of the schemes as announced by Government, from time to time and furnishing the same to the concerned.
- Communicating with DCCBs and the Government on the irregularities, if any, in implementation of the schemes.

**SLBC Key Indicators:**

- Communicating to the DCCBs for furnishing of SLBC Key Indicators statements every quarter end.
- Verifying the received statements for their correctness.
- Communicating the concerned DCCBs, in case if any corrections are needed and obtaining the revised statements.
- Consolidation of the Statements furnished by the DCCBs for furnishing to SLBC.

**Miscellaneous:**

- Maintenance of Form-I, Form-II, Form-IX, Monetary Aggregates, Purpose-wise utilization of funds reports furnished by the DCCBs.
- Obtaining PACS-wise disbursements and loan charge creation particulars from DCCBs.
- Processing and Correspondence pertaining to OTS and other Relief Schemes.

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Name of the Department : **Loans & Advances**  
Name of the Section : **Short Term - Operations**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Feeding of limits communicated by policy dept. in the system at the beginning of the Financial Year.
- Revising the Hundi Number and Year for the Fresh TP Notes against the disbursement of loans for the beginning of the FY.
- Attending the following works while processing of drawal applications received from the DCC Banks:
  - Scrutinize the drawal application to check whether it contains relevant information as per guidelines prescribed by NABARD.
  - Arriving the eligibility based on the available margins in credit limit, NODC, DCCB disbursements, repayments, amount applied, etc.
  - Putting up Note for sanction and disbursement of drawal and seeking approval from higher officials.
  - Feeding the drawal application and credit the drawal amount to concerned DCCB's current A/c after getting approved.
  - Generating the sanction letter and furnishing the same to DCCB for record purpose.
  - After disbursing the drawal, intimating the concerned DCCB official for necessary action to utilize the drawal amount.
  - Making the relevant vouchers in our books.
  - Monthly monitoring the percentage of APCOB involvement on ground level lendings.
- **Monitoring of due date-wise recovery against our lending's to DCCBs.**
  - At the beginning of FY, generating printouts of due date wise, DCCB wise & purpose wise demand register for the recovery in Current FY and furnishing the same to DCCB for recovery.
  - Monitoring regularly the due date register and recovering the amount according to due date register by pursuing with DCCB officials.
  - On receipt of payment, generating the repayment advice and furnishing to DCCB for record purpose.
  - Preparing relevant vouchers to adjust the repayment to the concerned loan accounts.
  - Reviewing the defaults of DCCBs from time to time and pursuing timely recoveries.
- **Interest Application:**
  - Application of Interest on Half-yearly basis on fixed dates i.e., 30th September & 31st March for ST loans.

- Application of Interest on monthly, yearly basis at the end of every month for the purpose of Gold Loans and other loans.
- Application of Interest on all loans on monthly basis on dummy module.
- Communicating the accrued interest to DCCB officials and pursuing with them until the recovery of the amounts.
- Generating the repayment advice and furnishing to DCCB for record purpose.
- Preparing relevant vouchers to adjust the repayment to the concerned loan accounts.

➤ **TP Notes pledged with NABARD:**

- Checking every month DCCB-wise and purpose-wise cover of pledged TP Notes and removing the matured TP Notes as on month end and pledging fresh TP Notes according to reduction in coverage of pledged TP Notes.
- Maintaining a record of all live TP Notes for every month end for the verification of NABARD officials on Quarterly basis and furnishing the certificate to that effect to NABARD.
- Keeping in safe custody of all matured and live TP Notes DCCB-wise for all the years as the agent of NABARD.

➤ **NABARD Refinance:**

- Preparing the bank-wise and purpose-wise assessment chart for available margin to borrow from NABARD against our lendings to DCCBs.
- Selecting TP Notes already pledged to NABARD and fresh TP Notes to be pledged to NABARD for the purpose of NABARD drawal against the DCCB concerned.
- Preparing NABARD application and checking the generated NABARD drawal hundi report for furnishing to NABARD along with prepared drawal application format.
- After receiving the drawal amount from NABARD, making relevant vouchers and creating purpose-wise and bank-wise fresh NABARD borrowing accounts in our books.
- Making correspondence with NABARD on operational aspects.

➤ **NABARD Repayment:**

- Maintaining a record of due date-wise payable demand to NABARD.
- Maintaining rate-wise NABARD borrowing outstanding for tallying the interest demand of NABARD by calculating manually.
- Running the Interest application on NABARD borrowings and tallying with NABARD interest demand and also with the manually calculated record.
- Making timely repayments to NABARD and preparing relevant vouchers by closing the borrowing accounts.

➤ **Miscellaneous:**

- Posting of ledgers for lendings and borrowings.
- Maintaining daily transaction register both for ST and IF operations.

- Maintaining the scroll of drawals (date-wise drawals and disbursements).
- Maintaining ledger for Interest accrual and recovery.
- Preparation and furnishing of the information regarding rate-wise outstanding's on monthly, Maturity Pattern on Quarterly, defaults/NPA classification, DCB statements, projected income and expenditure for advance taxation to RMD.
- Furnishing the information regarding ground level achievement and refinance availed by DCCBs against the targets to the P&D Dept. on quarterly basis.
- Furnishing the information of "due date-wise NABARD demand" to Investment Dept. for arrangement of funds on monthly basis.
- On approval from higher authorities, preparation of funds indent letter for the amount of NABARD repayment and furnishing to Banking Dept.
- Obtaining the Confirmation of balance Certificates from the CCBs and also confirming the balance certificate to NABARD on borrowings on Half year/Year-end basis.
- Calculating the requirement of share capital linkage on DCCB borrowings under ST, LT, Weavers loans and collecting the share capital amount when it is required and communicating the same to Banking Dept., to issue Share Certificate for that amount.
- Calculating the Maximum/Reserve Borrowing power of the Bank as per the Audit report of the Bank.
- Preparing Board subject on NABARD limits & Margins, payable demand to NABARD, NPA position of L&A dept. for information.
- Generating the purpose-wise, DCCB-wise transaction report during last FY and furnishing to DCCBs for their Year-ending process.
- Generating ALL OK statements for every half-year.
- Safe custody of documents related to drawal applications.

Name of the Department : **Loans & Advances**  
Name of the Section : **Long Term**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities - Policy**

**Framing of LT Policy for the financial year:**

- Obtaining the financial particulars such as Audit classification, CRAR position, NPA position, Borrowing and Lending's outstanding's of all the DCCBs for the preceding 3 years to work out the eligibility criteria of the DCCBs.
- Arriving allocation, basing on the financial parameters of the DCC Banks and after the approval, placing the subject before Board of Management. Thereafter, its communication to all DCC Banks.
- Basing on the NABARD policy, preparing Long Term Loaning Policy for the financial year by taking into consideration of all financial parameters and after the approval, placing the subject before Board of Management. Thereafter, its communication to all DCC Banks.
- Working out the Final allocation for the financial year, basing on the policy framed and after the approval, placing the subject before the Board of Management. Thereafter, its communication to all DCC Banks.
- Obtaining Loan agreements from the DCCBs for the total allocation and verifying the same before getting it executed by the authorized signatories.
- Communicating the rates of interest on LT loans to DCCBs as and when they are revised with the approval of the Board.
- Reviewing of LT Loaning programme for every quarter.
- Attending to the requests from the DCCBs such as enhancement of allocation, enhancement of allocation for a specific purpose and any other requests relating to policy.
- Furnishing the information regarding ground level achievement and refinance availed by DCCBs against the targets to P&D Dept. on Quarterly basis.

**NABARD Borrowings under LT Loans:**

- Consolidation of R.I. claims to prefer drawal to NABARD under various purposes pertaining to various DCCBs.
- When the drawal amount is sanctioned by NABARD, adjusting the same to concerned accounts by passing necessary vouchers.
- Maintenance of LT Borrowings manually as per the repayment schedule communicated by NABARD which is rate-wise and due-date wise.
- As per the due-dates, arriving at principal and interest amount payable to NABARD manually and tallying with the demand raised by NABARD.
- Calculation of interest for every month to feed the same in dummy platform.
- Calculation of interest for every half-year.
- Preparation of projected expenditure for the financial year.
- Preparation of rate-wise borrowings, to furnish the same to RMD.



- Preparation of Asset Liability Management statements.
- Confirming the outstanding balance to NABARD on borrowings on Half year/ Yearend basis.
- Generating ALL OK statements for every half-year.

#### **Government sponsored schemes:**

- Communicating the Circulars received from NABARD under various Government sponsored schemes to DCCBs.
- Verification of Subsidy claims submitted by the DCCBs under various Government sponsored schemes before recommending the same to NABARD.
- When the subsidy amount is released by NABARD, crediting the same to the concerned DCCB's current account by passing necessary vouchers.

#### **Special Development Debentures (SDDs):**

- Maintaining the Borrowings manually under SDDs which comprise of NABARD, GOI and GOTS share.
- As per the due-dates, arriving at principal and interest amount payable to NABARD, GOI and GOTS manually and tallying with the demand raised by NABARD.
- Pursuing with NABARD and GOI for return of matured Bonds.
- Calculation of interest for every month to feed the same in dummy platform.
- Calculation of interest for every half-year.

#### **Statutory Reports:**

- Obtaining the Purpose-wise disbursements from the DCCBs on monthly basis, verification and consolidation of the same.
- Obtaining the Sector-wise disbursements from the DCCBs on monthly basis, verification and consolidation of the same.
- Obtaining the DCCB-wise and PACS-wise disbursements from the DCCBs on monthly basis, verification and consolidation of the same.
- Basing on the consolidated reports, preparation of statutory reports to GOI, CC&RCS and NCARDB Federation.
- Preparation of Quarterly report on Borrowings outstanding's and submission of the same to Government of Andhra Pradesh.

#### **Internal Reports to other departments:**

- Preparation of Demand, Collection and Balance/Defaults/OSC statement (every month).

#### **Duties and responsibilities- Operations**

- Feeding of limits/allocation as per the due-dates of the DCCBs in LT module at the beginning of the Financial Year.
- Verifying the loan agreements received from the DCCBs.
- As and when the R.I Claim is received from the DCCBs, the processing of drawal applications under LT Loans as under:

- To scrutinize the drawal application as per the guidelines laid down in the LT policy for the financial year.
- To arrive at the eligibility of the R.I Claim.
- Put up for orders for sanction and release of drawal from higher officials. On approval, crediting the sanctioned amount to the current account of the concerned DCCB.
- Generating the sanction letter and communicating the same to the concerned DCCB.
- To pass necessary vouchers in books of accounts.
- Maintaining the purpose-wise disbursements details manually for both Normal and LTRCF Loans.
- Maintaining the details of loans sanctioned manually and placing the same before the Board of Management for ratification.
- Monitoring of due date wise recovery against our lendings to DCCBs:
  - At the beginning of the Financial Year, generation of Demand for each and every DCCB as per the due-dates to arrive at the tentative Demand for the financial year.
  - As per the due-date of the DCCB, generation of tentative demand and communicating the same to the DCCB for making payment on the prescribed due-date.
  - On repayment, generating the repayment advice and communicating the same to the DCCB.
  - Passing on necessary vouchers for repayment.
  - Monitoring overdues in LT lendings.
- Interest Application for LT Purpose:
  - Application of LT Interest on monthly basis at the beginning of every month in dummy platform.
  - Application of LT Interest Live on Half-Yearly basis.
  - Tallying interest accrual/applied/receivable/received.
- NPA Application under LT Loans
  - Application of LT NPA Live on Half-Yearly basis.
  - Preparation of NPA Classification statement for every quarter and furnishing the same to RMD.
- Preparation of projected income for the financial year.
- Preparation of Rate-wise Lending's and furnishing the same to RMD.
- Preparation of statements of Maturity Pattern of loans and furnishing to RMD.
- Correspondence with IT dept.:
  - Unraised demand.
  - Purpose-wise Lending's outstanding report not tallying with GL Head.

- Rate-wise outstanding's not tallying with GL Head.
- Any other operational aspect.
- Borrowings module – in CBS finalization.
- Miscellaneous:
  - Maintaining daily transaction register for LT operations.
  - Maintaining the scroll of drawals, date wise arrivals and disbursements.
  - Furnishing the information of "due-date wise NABARD demand" to Investment Dept., for arrangement of funds.
  - Obtaining the Confirmation of Balance Certificates from the DCCBs on Lendings every Half year/ annually.
  - Calculating the requirement of share capital on LT Lendings/outstandings DCCB-wise for every quarter for furnishing the same to ST Dept.
  - Generating the purpose-wise, DCCB-wise transaction report during last FY and furnishing to DCCBs for their Year-ending process.

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Name of the Department : **Loans & Advances**  
Name of the Section : **Institutional Finance**  
Designation of the employee : **Staff Assistant**

### **Duties and responsibilities**

#### **Non-Agri. Gold Loans:**

- Evolving/modification of the policy, allocation of limits to DCCBs and placing the subject before Board for its approval.
- After approval, communicating the policy, allocation of limits together with required Documentation and sanction letter to the DCCBs.
- On receipt of documentation, scrutinize the same for its correctness and inform Operations section for operation of the limits.
- Obtaining Monthly & Quarterly NODC reports from DCCBs and updating the same in register/system.
- Processing and communicating the rates of interest to the DCCBs, whenever changes occur.
- Obtaining data, consolidation and furnishing the same to higher financing agencies like NABARD, SLBC and other agencies, if any, from time to time.

#### **Self Help Groups (SHGs):**

- On receipt of Schematic Lending Policy for the Financial Year from NABARD, preparation of APCOB policy and placing before the Board for its approval.
- Allocation of limits to DCCBs and placing the subject before Board for its approval.
- After approval, communicating the policy, allocation of limits together with required Documentation and sanction letter to the DCCBs.
- On receipt of documentation, scrutinize the same for its correctness and inform Operations section for operation of the limits.
- Obtaining Monthly & Quarterly Progress reports from DCCBs and updating the same in register/system.
- Processing and communicating the rates of interest to the DCCBs, whenever changes occur.
- Obtaining data, consolidation and furnishing the same to higher financing agencies like NABARD, SLBC and other agencies, if any, from time to time.

#### **GoI Schemes:**

##### **Interest Subvention:**

- Attending to the work pertaining to Interest Subvention scheme as announced by GoI, from time to time.

##### **Joint Liability Groups (JLGs):**

- Evolving/modification of the policy, fixing targets basing on the guidelines of SLBC/NABARD and allocation of limits to DCCBs and placing the subject before Board for its approval.

- After approval, communicating the policy, targets and allocations together with required Documentation and sanction letter to the DCCBs.
- On receipt of documentation, scrutinize the same for its correctness and inform Operations section for operation of the limits.
- Obtaining Monthly & Quarterly Progress reports from DCCBs and updating the same in register/system.
- Processing and communicating the rates of interest to the DCCBs, whenever changes occur.
- Obtaining data, consolidation and furnishing the same to higher financing agencies like NABARD, SLBC and other agencies, if any, from time to time.

#### **Non- Farm Sector (NFS):**

- Evolving/modification of the policy, allocation of limits to DCCBs and placing the subject before Board for its approval.
- After approval, communicating the policy, allocation of limits together with required Documentation and sanction letter to the DCCBs.
- On receipt of documentation, scrutinize the same for its correctness and inform Operations section for operation of the limits.
- Obtaining Monthly & Quarterly reports from DCCBs and updating the same in register/system.
- Processing and communicating the rates of interest to the DCCBs, whenever changes occur.
- Obtaining data, consolidation and furnishing the same to higher financing agencies like NABARD, SLBC and other agencies, if any, from time to time.

#### **Institutional Finance:**

- On specific request from institutions for sanction of cash credit/term loan, obtain required information, scrutinize the application and after satisfying, process the application for placing before the Board of management for its approval.
- After approval, communicating the sanction letter to the concerned along with the required documents to be submitted before release.
- On receipt of proper documentation, inform Operations section for operating the CC limit/release of term loan and lodge the documents under joint custody of DGM/AGM of L&A.
- Visiting the units periodically for cross verification of data, book debts, and physical verification of the stock and preparing visit report for placing before the Senior Officers.

#### **Legal Cases:**

- Coordinating with Legal Dept. of the Bank to pursue the progress of legal cases filed in different Courts of Law.
- Prepare draft inputs, make copies available (material papers) in cases.
- Co-ordinate with advocates for obtaining information/status on cases.

- Identification of the pending issues pertaining to legal cases of Courts of Law & DR and place the status before the Senior Officers.
- Make available Xerox copies of important legal documents for use in the SCDR/OSD Courts at APCOB.
- Coordinating and corresponding with APCOB Officials for settlement of legal fees paid/payable, if any, on cases involving both the Banks, as per recommendations of NABCON's report.
- Examining and analysing for placing subjects requiring review of cases before Designated Commissions/Committees for settling financial and other matters pertaining to APCOB & APCOB.
- Examining, analysing and put up cases requiring Govt.'s intervention for settlement of financial and other matters in cases where Govt. stood as guarantee for loans sanctioned by Unified APCOB (APCOB).

**Miscellaneous:**

- Obtaining half-yearly report (on Micro Finance) from DCCBs.
- Maintenance of documents register pertaining to Industrial Units.
- Evolving any other new policy as and when required.

**OPERATIONS:**

- Feeding of limits communicated by policy dept. in the system at the beginning of the Financial Year.
- Revising the Hundi Number and Year for the Fresh TP Notes against the disbursement of loans for the beginning of the FY.
- Attending the following works while processing of drawal applications received from the DCC Banks:
  - Scrutinize the drawal application to check whether it contains relevant information as per guidelines prescribed by NABARD.
  - Arriving the eligibility based on the available margins in credit limit, NODC, DCCB disbursements, repayments, amount applied, etc.
  - Putting up Note for sanction and disbursement of drawal and seeking approval from higher officials.
  - Feeding the drawal application and credit the drawal amount to concerned DCCB's current A/c after getting approved.
  - Generating the sanction letter and furnishing the same to CCB for record purpose.
  - After disbursing the drawal, intimating the concerned CCB official for necessary action to utilize the drawal amount.
  - Making the relevant vouchers in our books.
  - Monthly monitoring the percentage of APCOB involvement on ground level lendings.

- Monitoring of Due date-wise recovery against our lendings to DCCBs:
  - At the beginning of FY, generating printouts of due date wise, DCCB wise & purpose wise demand register for the recovery in Current FY and furnishing the same to DCCB for recovery.
  - Monitoring regularly the due date register and recovering the amount according to due date register by pursuing with DCCB officials.
  - On receipt of payment, generating the repayment advice and furnishing to DCCB for record purpose.
  - Preparing relevant vouchers to adjust the repayment to the concerned loan accounts.
  - Reviewing the defaults of DCCBs from time to time and pursuing timely recoveries.
- Interest Application:
  - Application of Interest on Half-yearly basis on fixed dates i.e., 30<sup>th</sup> September & 31<sup>st</sup> March for ST loans.
  - Application of Interest on monthly, yearly basis at the end of every month for the purpose of Gold Loans and other loans.
  - Application of Interest on all loans on monthly basis on dummy module.
  - Communicating the accrued interest to DCCB officials and pursuing with them until the recovery of the amounts.
  - Generating the repayment advice and furnishing to DCCB for record purpose.
  - Preparing relevant vouchers to adjust the repayment to the concerned loan accounts.
- NABARD Refinance:
  - Preparing the bank-wise and purpose-wise assessment chart for available margin to borrow from NABARD against our lendings to DCCBs.
  - Selecting TP Notes already pledged to NABARD and fresh TP Notes to be pledged to NABARD for the purpose of NABARD drawal against the DCCB concerned.
  - Preparing NABARD application and checking the generated NABARD drawal hundi report for furnishing to NABARD along with prepared drawal application format.
  - After receiving the drawal amount from NABARD, making relevant vouchers and creating purpose-wise and bank-wise fresh NABARD borrowing accounts in our books.
  - Making correspondence with NABARD on operational aspects.
- NABARD Repayment:
  - Maintaining a record of due date-wise payable demand to NABARD.
  - Maintaining rate-wise NABARD borrowing outstanding for tallying the interest demand of NABARD by calculating manually.

- Running the Interest application on NABARD borrowings and tallying with NABARD interest demand and also with the manually calculated record.
- Making timely repayments to NABARD and preparing relevant vouchers by closing the borrowing accounts.
- Miscellaneous:
  - Obtaining of Fortnight/monthly stock statements from the CSFs, monitoring and maintenance of stock registers, receivables etc. if any, in the CSFs.
  - Posting of ledgers for lendings and borrowings.
  - Maintaining daily transaction register both for ST and IF operations.
  - Maintaining the scroll of drawals (date-wise drawals and disbursements).
  - Maintaining ledger for Interest accrual and recovery.
  - Preparation and furnishing of the information regarding rate-wise outstandings on monthly, Maturity Pattern on Quarterly, defaults/NPA classification, DCB statements, projected income and expenditure for advance taxation to RMD.
  - Furnishing the information regarding ground level achievement and refinance availed by DCCBs against the targets to the P&D Dept. on quarterly basis.
  - Furnishing the information of "due date-wise NABARD demand" to Investment Dept. for arrangement of funds on monthly basis.
  - On approval from higher authorities, preparation of funds indent letter for the amount of NABARD repayment and furnishing to Banking Dept.
  - Obtaining the Confirmation of balance Certificates from the CCBs and also confirming the balance certificate to NABARD on borrowings on Half year/Yearend basis.
  - Calculating the requirement of share capital linkage on DCCB borrowings under ST, LT, Weavers loans and collecting the share capital amount when it is required and communicating the same to Banking Dept., to issue Share Certificate for that amount.
  - Calculating the Maximum/Reserve Borrowing power of the Bank as per the Audit report of the Bank.
  - Preparing Board subject on NABARD limits & Margins, payable demand to NABARD, NPA position of L&A dept. for information.
  - Generating the purpose-wise, DCCB-wise transaction report during last FY and furnishing to DCCBs for their Year-ending process.
  - Generating ALL OK statements for every half-year.
  - Safe custody of documents related to drawal applications.

#### **Cooperative Sugar Factories/Institutional Finance:**

- Obtaining of information/ particulars for sanctioning of CC Limits/ Term loans.
- Scrutiny of applications for sanctioning and obtaining approval from the Board.



- Communication of sanction letter along with terms and conditions.
- Obtaining of documentation.
- Feeding of limits sanctioned/renewed in the system.
- Scrutinize the drawal application to check whether it contains relevant information.
- Arriving the eligibility/ Drawing power based on the available margins in credit limit, Sugar stocks, Market price, amount applied, etc.
- Putting up Note for sanction and disbursement of drawal and seeking approval from higher officials.
- Feeding the drawal application and credit the drawal amount to concerned CC A/c after getting approval.
- After disbursing the drawal, intimating the concerned official for necessary action to utilize the drawal amount and collection of consortium amount from the concerned DCCB, if drawal disbursed on consortium based.
- Monitoring of Due date-wise recovery against our lendings to CSFs/ Societies, recovering the instalment amount.
- Interest Application:
  - Application of Interest on Monthly/Quarterly/Half yearly basis on due dates respectively.
  - Collection of interest from the concerned CSFs/ institutions from CC A/cs adjusting the same to Loan accounts.
- Miscellaneous:
  - Obtaining of Fortnight/monthly stock statements from the CSFs/APCO, monitoring and maintenance of stock registers, receivables etc. if any, in the CSFs/APCO.
  - Obtaining Utilization Certificates for the previous drawal sanctioned while sanctioning of present drawal.
  - Obtaining of Book Debts and other information from the Societies/ units concerned every month.
  - Convening of Consortium meetings, if financing to CSFs on consortium loan.
  - Receivables received in consortium account, Apportionment thereof and maintenance of separate excel account for apportionment on daily basis.
  - Communication of monthly statements to CSFs/ Consortium Bank, Societies/ Institutions.
  - Maintaining the scroll of drawals (date-wise drawals and disbursements).
  - Maintaining ledger for Interest accrual and recovery.
  - Preparation and furnishing of the information regarding rate-wise outstandings on monthly, Maturity Pattern on Monthly basis, defaults/NPA classification, DCB statements, projected income and expenditure for advance taxation to RMD, OSS to Accounts section.

- Preparation and furnishing of CMA reports to NABARD on Quarterly basis.
- Obtaining the Confirmation of balance Certificates from the CSFs/Institutions concerned at the end of the year.
- Calculating the Internal Lendable resources of the Bank as per the Audit report of the Bank.
- Generating ALL OK statements for at the end of every month .
- Safe custody of documents related to drawal applications.\
- Registers to be maintained: Documents Register, Drawing power register, CC limit sanction register, Insurance policies register, Fixed assets register, Stock statements register.
- Conducting of Inspections to the CSFs/ Institutions on Half yearly basis.
- Communicating of defects and obtaining of compliance.
- Conducting of stock audit every year through Chartered accountants.
- Obtaining of financial particulars after completion of Audit report from all the CSFs/ Institutions/ Societies.

Name of the Department : **Loans & Advances –**  
Name of the Section : **Institutional Finance - Godown Keeper**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- The Godown keeper is in charge of the Godown of the sugar factory on behalf of APCOB and is expected to be present in the Godown of the concerned sugar factory and scrupulously maintain a record of deposits and releases of sugar stocks in/from the Godown on daily basis.
- He will be the joint custodian of the Godown under Double lock and will hold the keys of the Godown in respect of APCOB. He should ensure that the stocks under the pledge be kept in the Godown under Lock and Key. He also should ensure that boards indicating "Pledged to AP State Cooperative Bank Ltd.," be displayed in conspicuous place at the Godown.
- He should ensure that the sugar factory passes on sale proceeds of the stock sold to APCOB to the full extent on then and there basis. He should also closely monitor the remittances and ensure that all proceeds are promptly passed on to APCOB for credit of the CC A/c of the CSF with APCOB. If any diversion of funds or non-remittance of sale proceeds by the CSF is noticed, the same should be informed to the Head Office immediately. In all such cases, Godown Keeper should not allow further release the stocks, unless the sale proceeds of the previous week are remitted to APCOB.
- The Godown keeper has to maintain a separate register for recording details of invoice-wise sugar, Molasses and other by products including Cogeneration sales and also corresponding remittances by the CSFs/ institutions.
- He should obtain and furnish a Fortnight stock statement signed by the Managing Director of the sugar factory in the prescribed Proforma to APCOB duly countersigned by him. The statements shall be submitted on or before 17th of the month for the first fortnight and 3rd of the succeeding month for the second fortnight.
- He should ensure that the stocks pledged are covered by the insurance policy and that the insurance policy is valid till the end of the Sugar season/ or till the stocks are disposed off fully, whichever is later.
- He should arrange to furnish a copy of form 9 and A,B,C &D statements regularly along with Stock statements detailing the production, Cane payments including the percentage of recovery of sugar etc.
- He should report the statutory payments details every month regularly i.e. Salaries & Wages, GST, Electricity bills, PF etc., before 10th of succeeding month.
- He should report monthly stores Stock statements with details Opening Balance, Purchases, Consumption/ Utilization, Closing Balance etc.
- The Godown Keepers have to obtain sanction of CLs from CEO, DCCB concerned and for PL& SL/ML they have to get approval/sanction from Head Office i.e. IF Dept. under information to HRD Dept., and CEO, DCCB concerned for substitute arrangement.

- He should maintain attendance register, Movement register/ Key movement at sugar factory and all movements should be recorded in the registers concerned.
- He should promptly report to the Head Office, any deviations noticed in following the terms and conditions prescribed by APCOB in its sanction letter.
- Godown Keepers work will be reviewed by APCOB Head Office regularly and any failure on their part to implement the directions/ guidelines of HO will be viewed very serious and they will be held responsible for the loss, if any, caused to the bank on account of their negligence or non-implementation of guidelines of Head Office.

Name of the Department : **Department of Supervision**  
Name of the Section : **DoS-APCOB**  
Designation of the employee: **Staff Assistant**

**Duties and responsibilities**

➤ NABARD Inspection:

- Correspondence pertaining to NABARD Inspection.
- Conducting Pre-Inspection meeting with Inspecting Officers & Bank Officials.
- Preparation of SCB Statements pertaining to DoS.
- Forwarding SCB and ASC Statements of NABARD to various Departments.
- Uploading statements in NABARD's Ensure portal.
- Coordinating with NABARD Inspection Team & Departments of HO during the course of inspection.
- On receipt of NABARD Inspection Report, placing the Final Inspection Report before Board.
- Forwarding NABARD Inspection Report to all Departments for Seeking Compliance.
- Submitting compliance to NABARD duly seeking Board approval, within 60 days from date of receipt of Inspection Report.

➤ Statutory Audit:

- Appointment of Statutory Auditors.
- Conducting Pre-Audit meeting with Statutory Auditors.
- Coordinating with Statutory Auditors and Departments of HO during Statutory Audit.
- Placing the financial statements before the Audit Committee, Board and General Body for approval.
- Obtaining compliance from branches on Audit observations.
- Obtaining LFAR from Statutory Auditors.
- Obtaining compliance from various departments/branches/CTI for observation in LFAR.
- Preparing and placing the compliance report before Audit committee and Board and furnishing the same to NABARD within 90 days from date of receipt of LFAR.
- Correspondence pertaining to Statutory Audit.

Audit Committee:

- Preparing meeting notice and Agenda for Audit Committee Meetings and their circulation to the members.
- Preparing proceedings of the Audit committee meetings and their communication to the concerned.
- Preparing Board Note and placing Audit committee minutes before the Board.

- Receipt, custody and maintenance of Audit Reports, Registers & Files.
- Allotment of Officers for Branches inspection.
- Allotment of Senior Officers for DCCBs inspection.
- No Objection Certificate (NOC) for staff seeking loans, permissions for passport etc.

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Name of the Department : **Department of Supervision**  
Name of the Section : **DoS-DCCBs**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

➤ **DCCB Inspection:**

- Reviews and updating the status pertaining to completion of inspections of PACS & branches of DCCBs.
- Preparing the weekly Progress/status report for placing before the Higher Authorities.
- Preparing the Monthly Progress/status reports and placing them for Review by Managing Director.
- Receipt, custody and maintenance of Inspection Reports, Registers & Files.

➤ **DCCB Audit:**

- Monitoring of DCCBs' Audit, attending to correspondence relating to appointment of Chartered Accountants for DCCBs, Progress in conduct of audit of DCCBs, etc.
- Obtaining various financial particulars from the DCCBs and consolidating the same for updating the financial particulars for presenting before various meetings.
- Receipt, custody and maintenance of Audit Reports, Registers & Files.

➤ **Designated Officers Meeting (DOM):**

- Preparing Meeting Notice and Agenda for DOM and circulation to concerned.
- Consolidating the information received from various departments pertaining to default in furnishing Monthly Returns by the DCCBs and forwarding the same to DCCBs.
- Preparing the proceedings of the DOM and communicating the same to the DCCBs and the concerned.
- Review of reconciliation of Interbank & Inter branch accounts by DCCBs& progress in receipt of D.V. files by DCCBs.
- Receipt, custody and maintenance of Registers & Files.

➤ **Miscellaneous:**

- KYC/AML – Receiving Weekly returns from DCCBs, consolidating and submitting to NABARD on every Friday.
- Monitoring and review of Frauds and misappropriation cases.
- Complaints/Allegations against DCCBs – Calling for remarks from DCCBs, follow up for early disposal of complaints.
- Preparation of Notes to various meetings pertaining to DCCBs vis-à-vis the issues being dealt with the DoS.

Name of the Department : **Legal and Vigilance Dept.**  
Name of the Section : **Legal & Vigilance**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities:**

**Legal Section:**

- Processing of papers received from other departments of the Bank, Govt. depts., and other agencies.
- Proper maintenance of record and monitoring the movement of files and law books for reference by other Depts.
- Processing of investigation of title of the applicant/vendor to the property offered as security for staff loans.
- Providing assistance in finalization of draft counters prepared by Advocates.
- Providing necessary assistance to other Depts., in filing Para-wise remarks, Counter Affidavits and any other related assistance.
- Arranging review meeting on pending legal cases at periodical intervals.
- Maintenance of list of pending legal cases pertaining to various Departments of the Bank.
- Monitoring the status of pending cases every day/previous day evening through internet and Cause List and report status to the concerned Department about the same and follow up with SLC/Advocates.
- Liaison with Advocates of the Bank, arrange for filing Vakalats, briefing them on various pending cases and attend Courts wherever and whenever necessary.
- Payment of Professional Fee and expenses to the Standing Counsels, Panel Advocates, etc.
- Maintenance of Law Library.
- Attending to any work pertaining to RTI Act, 2005.

**Vigilance Section:**

- Processing of papers/complaints/issues received from the other Depts.
- Issuing of "No Objection Certificate" to Staff for sanction of loans and release of property documents, etc.
- Conducting of Sub-Committee meetings on review and monitoring of big frauds exceeding Rs.10.00 lakhs and reporting of frauds exceeding Rs.20.00 lakhs to NABARD.
- Submission of periodical returns on Frauds and Embezzlements to NABARD.
- Conducting Preventive Vigilance Committee Meetings and Review.
- Detection and investigation of mal-practices and follow-up on the investigation reports.
- Conducting disciplinary proceedings against erring employees.
- Preparing charge sheet, statement of allegations, lists of witnesses and documents etc., and supplying copies of all the documents relied upon and



the statement of witnesses cited on behalf of the disciplinary authority to the accused officer along with the charge sheet.

- Obtaining orders for appointment of Inquiry Officer/Domestic Enquiry Officer.
- Forwarding required documents to the Inquiry Officer.
- Processing the Enquiry Officer's Report and obtaining final orders of the disciplinary authority.
- Taking proper and adequate action with regard to writ petitions filed by the accused officers.
- Taking up investigation into the petitions received against CEOs of DCCBs.
- To investigate into complaints/allegations relating to an act of corruption, bribery, lack of integrity, lack of devotion of duty or any other matter, which has a vigilance angle.
- Dealing with instances of irregularities having a bearing on the integrity or devotion to duty of an employee as may be pointed out by the Audit Department or on an investigation.
- To examine the functions and working of various departments and branches of the Bank from vigilance angle to locate susceptible areas of corruption etc., and to suggest suitable remedial measures.

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Name of the Department : **HRMD and General Administration**

Name of the Section : **Administration**

Designation of the employee: **Staff Assistant**

**Duties and responsibilities**

- Attending to the process of issues of NOCs for
  - Job Interviews; Passport, Visa, Loans; Higher Studies, etc.
- Preparing Service Certificates & Relieving Orders to staff resigning/retiring from services after due process.
- Collecting compensation amount from staff resigning within the agreement period.
- Initiation of work related to Compassionate appointments, if any.
- Attending the work related to recruitment process for APCOB and DCCBs.
- Attending to the requirements at the time of joining by new recruits, viz.,
  - Allocating Code number to newly joined staff;
  - Opening of Personal Files of newly recruited staff; and
  - Assigning/allotting them to the branches/departments.
  - Preparing Service Registers of newly recruited Staff.
- Attending the work related to promotion process in all cadres of APCOB.
- Processing confirmation of employees who have completed probationary.
- Initiating the process of engaging the services of staff on contract basis and renewal of the contractual appointments, if required.
- Attending to work pertaining to deputation of Officers/staff members.
- Initiation of allotment of work to officers/staff and communication to the concerned.
- Attending to amendments of Service Regulations.
- Attending to correspondence pertaining to rule of reservation.
- Preparing the Meeting Notices and Agenda for the meetings related to HRD and circulating the same to the concerned.
- Preparing Transfer and Posting Orders and making substitute arrangements.
- Coordinating and communicating with DCCBs and APCOB branches on various HRD/staff matters.
- Correspondence with CC&RCS, NABARD and Govt. on HR issues.
- Correspondence pertaining to Unions/Associations.
- Attending to the work related to processing of payment of incentives to staff, special allowances etc.,
- Attending to the work of Wage Revision process.
- Attending to pay fixations on Pay revisions, upon promotions etc.,
- Initiation of process of nomination of Management trustees to the employee trusts such as Superannuation/PF/Gratuity etc., if required.

**Monthly duties:**

- Initiating the process for release of annual/JAIIB/CAIIB increments to staff members.

**Annual duties:**

- Initiation of the process of Annual review on Staff Strength requirement at Head Office/Branches and Organisation Chart.
- Initiation of the process of Annual review on HR Policies such as Transfer Policy/Training Policy/Recruitment Policy/Promotion Policy/Staff Service Regulations.
- Initiating the process of annual review on updation of Job charts/descriptions.

**Duties and responsibilities**

- Maintaining Personal Files and Service Registers.
- Training to Staff of the Bank:
  - Putting up of Note for training programmes;
  - Communicating nominations to the training institutes;
  - Preparation and communication of Office Orders to the staff nominated for training;
  - Collecting reports from trainees.
  - Organising meetings for presentation of the learnings by the participants to the staff of the Departments concerned.
  - Payment of training/participation fees; and
  - Correspondence related to APCOB-CTI.
- Attending to the work of process for selection of CEOs of APCOB/DCCBs.
- Preparing and moving Notes related to disciplinary/legal/court cases.
- Putting up representations received from Staff (Staff Grievance cell).
- Preparing/verifying statements pertaining to Employee Exchange Returns.

**Monthly duties:**

- Preparing and Maintaining staff position every month and as and when required.
- Attending to the process of issue of retirement notices and work pertaining to retirement of employees.

**Annual duties:**

- Attending to work pertaining to Property Declaration.
- Attending to work related to Training Need Analysis and furnishing information to APCOB-CTI and other institutions.
- Attending to the process of collecting CRs and Annual Performance Appraisal Reports.

### **Duties and responsibilities - Leaves**

- Processing of Leave Applications i.e., Casual Leaves, Privilege Leaves, Medical leaves, Special casual leaves and Maternity/Paternity leaves and attending to related correspondence.
- Processing of Leave encashment of staff members and LTC availment/encashment by the staff.
- Verifying Biometric attendance of all staff members on monthly basis or as required from time to time.
- Scrutiny of OT wages requisitions and process for payment.
- Initiation of process of issue of memos to Staff members for unauthorised absence and attendance/leave related issues.
- Updating leave particulars/LTC & PL encashments in Service Registers.
- Maintaining attendance and leave particulars of DCCB employees on deputation at APCOB and Contract employees.
- Allotment of TTD/Srisailam Cottages.
- Arrangement for Deployment of Attenders and allotment of watchman duties.
- Renewal of Gun License from time to time.

### **Monthly duties:**

- Furnishing information related to payment of Petrol bills on monthly basis.
- Preparation of loss of pay statement.
- Processing of stop salary/release salary.
- Processing of statement for salary payment to DCCB employees on deputation at APCOB and Contract employees.
- Preparation of Monthly late attendance statement.
- Updating leave particulars/LTC & PL encashments in Service Registers.

### **Half yearly/Annual duties:**

- Attend to accrual of Leave i.e., PL, ML, etc., to all staff members and updating in Service Registers.

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Name of the Department : **HRMD and General Administration**

Name of the Section : **Payments**

Designation of the employee: **Staff Assistant**

**Duties and responsibilities - Salaries**

- Creating/Modifying Master Data of employees as and when required.
- Attending to Data Entry pertaining to salaries, viz.,
  - Adhoc Payments;
  - Attendance/LoP details;
  - Salary Deductions;
  - Income Tax related information;
  - Modifying DA rates as per IBA circular;
  - Increments; and
  - Allowances (cashier, key, BM, shift, etc.), etc.
- Attending to Salary Process and related activities:
  - Coordinating with IT Dept. to run salary for the month;
  - Cross verification of all parameters of salaries;
  - Generating & Printing Vouchers related to salaries and deductions;
  - Generating Pay slips and sending them to branches concerned along with vouchers; and
  - Crediting Salaries and Deductions to the accounts concerned, etc.
- Processing of Supplementary salaries.
- Calculating, Processing and making Payments for the following:
  - Honorarium to the President of the Bank;
  - Remuneration/salaries to the employees, if any, working on contract basis;
  - Salaries of DCCB staff, if any, deputed to work in ITSD;
  - Reimbursement of Residential Attender Allowance of Managing Director of the Bank;
  - Lease Rent of MD's residence;
  - Remuneration to the Medical Consultant; and
  - Any other such payments as advised by the supervising officer.
- Remitting Income Tax and Professional Tax:
  - Remittances pertaining to Insurance deductions, court deductions, Personal Loan Deductions to Offices/Departments concerned.
- Filing TDS returns every quarter (24Q).
- Submitting 26Q details to Accounts Dept. of the Bank.
- Processing and paying Leave Encashments.

- Calculation and payment of OT wages.
- Calculation and payment of Ex-gratia.
- Calculation and Payment of Arrears of Salary, Gratuity, PL Encashment, Medical Aid, etc.
- Generating Form 16 for employees/retired employees (for payments made in the year) of the Bank and making modifications, if necessary.
- Claiming reimbursement for Leave Encashment paid to regular employees from LIC.

### **Duties and responsibilities - Miscellaneous**

- Attending to the reimbursement of Bills:
  - Domiciliary Medical Bills – Monthly settlement of bills;
  - Scrutinizing and processing Hospitalization expenses for the aspects not covered by insurance agency;
  - Annual Health check-up reimbursement for eligible staff members upon submission of bills;
  - Book Reimbursement Claims.
- Payment of Medical Advance – As requested by employees after scrutiny and as per eligibility criteria.
- Payment of Medical Aid - to all the staff members for every calendar year as per eligibility.
- Payment of Children Education Allowance.
- Group Medical Floater Policy to Regular and Retired staff:
  - Collecting information of family members from staff/retired staff.
  - Making necessary arrangements for calling for quotations from insurance agencies.
  - Forwarding of claims and Coordinating with Insurance Agency for settlement of bills submitted by staff/retired staff.
  - Additions and deletions of members – Adding newly joined staff members or family members of staff.
  - Deleting the names of staff who have resigned from services of the Bank or have expired.
  - Distribution of cards to staff and retired staff.
  - Collecting information for Top Up on insurance policy and forwarding the same to the insurance agency.
- Payment of TA, DA &/or Sitting Fees to:
  - Board of Directors during Board meetings;
  - Committee members attending meetings;
  - Regular staff and staff on deputation/contract.
  - Salary Advance to Government staff/OSD.

- Attending to Scrutiny, processing and release of Staff loans, viz.,
  - COD/Festival Advance/Housing Loans/Vehicle Loans
  - Insurance for Outstanding Loan amount of staff loans, etc.
- Processing and payment of Terminal Benefits, viz.,
  - Calculation and Payment of Gratuity;
  - Calculation and Payment of PL Encashment on Superannuation/ Retirement;
  - Preferring Terminal Benefits Claims to LIC under concerned schemes.
  - Calling for NOC of retiring/resigning staff from all Branches, CCS and HFC/CLPC, etc.
- Leave Travel Concession:
  - Calculating and processing requests of LTC Encashment;
  - Processing LTC advance claims after sanction;
  - Scrutiny and processing LTC claims post availment;
- Providing Salary and TA bills details to other agencies/departments for reimbursement.

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Name of the Department : **HRMD and General Administration**  
Name of the Section : **Gratuity & Provident Fund**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Verifying correctness of the current Month's Statement of PF SB A/C with all Vouchers.
- Preparing Monthly Receipts and Payments, Reconciliation Statements and Filing EDLI Proforma.
- Making payment of Inspection and EDLI Charges to Regional PF office on PF and Bank Contribution Amount.
- Preparing Vouchers to Debit Pension Amount of staff on Deputation, which is Parked at Sundry Creditors Account for payment to the respective institutions.
- Preparing Vouchers of all payments pertaining to Pension, PF, Inspection and Admin Charges payable to RPF, through the designated Bank and verification thereof.
- Sending Instructions to Banking Section (i.e., Requisition of Funds) to pay amount through designated Bank.
- Verifying correctness of Trust Fund on monthly basis.
- Submission of monthly returns to the PF Office within the stipulated time.
- Verification of maturity of FDs with Central, State, and PSU's.
- Issue of Refundable and Non-refundable loans to staff members and carrying the process after sanction.
- Settlement of PF Amount to Retired and Resigned Staff.
- Submission of filled in forms of retired employees to SBI Life Insurance Office.
- Processing of PF loan applications in the middle of the month, in case of emergency.
- Issue of PF balance certificate to the employees, on their request.
- Processing of Non-refundable loans by sending the documents to the legal department, if necessary.
- Taking requests for Voluntary PF and processing their applications.
- Obtaining Demat A/c Statement every Month from SBI and reconciliation thereof.
- Convening PF meetings and preparation of agenda/proceedings and their circulation to the members.
- Verification of balance in the PF Account after completion of salary process.
- Preparation of Day Book, General Ledger and Final Accounts and tallying the amounts of PF contributions and the loans.
- Attending the work relating to inspection done by the Area Enforcement Officer of PF Dept.



- Allotment of Universal Account Numbers (UAN) to the employees by collecting required documents.
- Collecting nominee details from all employees and maintaining the record.
- Renewal of Digital Signatures for Authorization of Pension, Insurance etc., and Uploading Digital Signatures Online.

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Name of the Department : **HRMD and General Administration**  
Name of the Section : **Board Secretariat**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Preparing Note and Notice for the Board and General Body Meetings on deciding the dates of meetings. Circulation of meeting Notices after they are approved.
- Preparing Internal Communications for obtaining subjects for the meeting and compliance for the previous Board Meeting.
- Obtaining soft copies of the subjects from various departments and editing for inclusion in the Agenda.
- Preparing Agenda and circulation of the same to the Directors and Senior Officers of the Bank.
- Preparing draft Board subjects of the Dept., viz., Confirmation and compliance of the previous Board Meeting, Rule-34, etc.
- Preparation of Circular Resolution subjects and their circulation. After receipt of Circular Resolutions in requisite number, moving Note for its approval and its circulation to the concerned department.
- Circulation of the Board Resolutions to all the Directors and concerned officers/departments after their approval.
- Pasting the signed Board and GB resolutions in the Agenda Books.
- Making arrangements for the Board meeting like, Sitting Fee, obtaining pens, scribbling pads, Agenda Books for placing in the meeting, etc.
- Preparing Structured Agenda for sending quarterly return to NABARD.
- Communicating Rule-34 information to the CC & RCS.

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Name of the Department : **HRMD and General Administration**  
Name of the Section : **Public Relations Dept. & Library**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

**Public Relations**

- Arranging for Bank Press Meets as and when desired by the Management by contacting the Print and Electronic Media personnel.
- Going through daily newspapers and gathering information on important bank-related and agriculture-related issues at the state and national level.
- Placing important information covered in the newspapers with regard to Bank Press Meets and other important events for information to President, MD and Notice Board.
- Arranging for providing 'Stationery Kits' to the newly recruited staff members.
- Providing Identification Cards to the staff members.
- Purchase of Gifts/Mementoes for providing to the retiring employees and VIPs.
- Publication of newspaper ads/notices pertaining to break-open of lockers, calling for tenders, recruitment of staff of APCOB and CEOs of DCCBs, etc., as and when required by various departments.
- Making arrangements and monitoring the celebrations of Republic Day, Bank Formation Day, Andhra Pradesh Formation Day, Independence Day, Co-op Week and other events.
- Preparation of suitable matter for arranging of Flex's/banners as per the requirement of the events/celebrations and arranging for printing and mounting accordingly.
- Arranging for printing of Commendation/Merit Certificates and purchase of Mementos.
- Arranging for printing and supply of pamphlets / banners to branches as part of advertisement campaign of the Bank or as and when the Bkg. Department demands.
- Printing of New Year calendars and diaries.
- Purchasing gift articles duly following the procedure.
- Publication of bi-monthly newsletter of the Bank.
- Preparation of audio / visual Ad. jingles / attractive clippings for broadcast in Radio and TV channels.
- Follow-up action for caller tunes / ring tones / Radio jingles / short films etc., for APCOB.
- Arranging sign boards for the branches.
- Preparation of material for display of banners duly highlighting Bank products during special events.

- Preparation of calendar of events for issue of Advertisements in various newspapers, TV channels, broadcast of jingles in Radio, exhibition grounds etc., and preparation of advertisement material highlighting Bank products.
- Purchase of Token display/Adv. Boards.
- Proposing Annual budget estimates under Advertisement and Gifts & Novelties Head of Account, duly observing the monthly expenditure factor.

### **Library**

- Maintaining the record of books in the library.
- Maintaining the Books Issue Register.
- Processing the proposals to buy new books, as and when required.
- Neat maintenance of Library.

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Name of the Department : **HRMD & General Administration**

Name of the Section : **Inward, Outward and Record**

Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Receiving letters and circulars from various departments viz., CC&RCS, NABARD, RBI, Govt. of Andhra Pradesh, Govt. of India and others, sorting them and entering the same in the Inward Register.
- Indicating the departments against each letter/circular.
- Circulating all letters and circulars to the departments concerned under acknowledgement.
- Receiving Bills, Cheques, Fixed Deposits and other important material from various departments/Banks.
- Entering all Cheques, Bills etc., in a separate Register and circulating to the departments concerned under acknowledgement.
- Receiving letters from couriers and circulating to the departments concerned under acknowledgement.
- Receiving all Tappals sent through hand delivery and to acknowledge the same. Entering such letters in the Inward Register and circulation to the respective departments.
- Maintaining separate Register for Tappals of MD.

**Outward:**

- Receiving letters and circulars meant for Despatch to DCCBs, NABARD, RBI, CC&RCS and other departments, from all the sections of the Bank.
- Entering all the letters and circulars in the Outward Register.
- Circulation of all internal letters under acknowledgement.
- Despatching the letters and circulars by ordinary post/speed post/ registered post or through courier as directed by the respective sections.
- Circulation of confidential/important letters by Hand Delivery.
- Maintaining imprest account for purchase of stamps and for sending letters through post/courier.
- Making payment to the courier on receipt of acknowledgement.
- Circulation of various circulars meant for Branches through internal couriers.

**Record:**

- Receiving old record which is meant for future use from various departments & Branches.
- Packing the record received from the various departments neatly and labelling the same indicating name of the department, contents and date of receipt.
- Maintaining a register of records with full details. On receipt of indent from a dept., handing over the record under acknowledgment

Name of the Department : **HRMD and General Administration**  
Name of the Section : **Premises**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Purchase, sale and maintenance of Vehicles.
- Allotment of duties to drivers.
- Allotment of Vehicles to VIPs / Guests / Directors/Officers.
- Verification of logbooks.
- Recovery of propulsion charges for personal use of vehicles.
- Obtaining of pollution certificates.
- Making travel arrangements viz., purchase of tickets, etc., to the officers in the cadres of GM & above and Board of Directors.
- Maintenance of attendance registers of Drivers, Sundry debtors and disposal of scrap.
- Hiring of Vehicles and payment of bills.
- Day to day Up-keep and maintenance of buildings.
- Guesthouse reservations.
- Cleaning and repairing of water tanks, sumps and bore wells.
- Making arrangements for meetings, conferences, felicitation to retiring employees.
- Making Protocol arrangements.
- Purchasing and providing Livery to sub staff.
- Obtaining assembly passes.
- Maintaining Sundry Deposits, Sundry Creditors & Sundry Debtors of Premises Dept.
- Pest Control management.
- Purchase of brief case/bags/rain coats for issuing to staff.
- Payment of property taxes.
- Renewal of insurance policies to the Bank's buildings, furniture, fixtures, fittings, security items at HO and branches.
- Making arrangements for various meetings, conferences i.e., seating arrangements, mike systems, ACs, lights, Cleaning of halls, providing water, tea, snacks and lunch, etc.
- PURCHASES:
  - Water Coolers / Refrigerators / Water Dispensers / Aqua guards
  - Carpets / Curtains / Mats / BSNL Land phones / Cell phones
  - Xerox machines / Fax machines

- Crockery items
- Internet connections and intercom phones / Dish TV and Cable TV
- Maintaining records and making correspondence pertaining to Nonbanking Assets and furnishing returns to RBI.
- Maintenance of IT payment particulars of Estate Dept.
- Lifts and generators – purchase and maintenance.
- Purchase of lockers, cash chests, gold chests and strong room doors for branches
- Annual maintenance contract (AMC) of lifts, generators, ACs of branches, guest houses and head office
- Maintenance of HT Transformer/LT Transformer of Bank i.e., servicing and oil changing, etc.
- Fire extinguishers - purchase, service and maintenance
- Entering into/Renewal of lease agreements of branches
- Procurement and supply of security equipment to head office/branches such as CC cameras, burglary alarms.
- Procurement and supply of furniture, fixtures, fittings and repairs and their maintenance.
- Space management like making partitions, modifications, shifting of cabins and repairs at HO premises and Guest house.
- Disposal of damaged items/scrap by conducting auction.

### **Duties and responsibilities**

- Appointment of security agency, allotment of duties to security personal, monitoring their duties and payment to the security agency.
- Appointment of Housekeeping agency, allotment of duties to Housekeeping personal, monitoring their duties and payment to the Housekeeping agency.
- MAKING PAYMENTS:
  - Electricity bills/Water bills / Petrol & Diesel bills
  - Daily wages, refreshment and lunch allowances to drivers.
  - Labour/ Sanitation charges
  - Statutory deduction payments such as Income Tax, GST, etc.
  - Dhobi/Drainage cleaning /Garbage lifting charges
  - Dish TV & Cable TV bills/ Pest Control bills/Mineral Water bills
  - Property Taxes of buildings on half yearly basis / Vehicle taxes.
  - Telephone, cell phone, FAX machines, Xerox machines, internet connections, and intercom phones
  - Reimbursement of individual cell bills
  - Upkeep and Maintenance bills.

- Insurance of Motor vehicles / fixtures and fittings, etc., in the Branches / Buildings.
- ALLOTMENT OF:
  - Guest rooms at H.O. and Narayanaguda
  - Cabins to Officers.
  - Security & Gunmen to H.O.
  - BSNL/AIRTEL Phones
  - Xerox machines / Fax machines
- Attending to repairs of civil, electrical, sanitary and plumbing.
- Initiation of proposals for construction of buildings at twin cities.
- Shifting of branches to new premises and opening of new branches, selection of new premises as per the location identified by the bank.
- Construction of RCC strong rooms as per the specifications of RBI/modifications of branches
- Interiors to branches and other buildings
- Modifications to guest house
- Repairs/additions to buildings guest houses, branches, etc.
- Initiation in preparation of plans, designs and estimates as per the requirement of the bank and getting approval of the competent authority for taking of the works.
- Initiation of calling for tenders for construction of buildings, interiors and other civil works duly publishing tender notices in newspapers and website.
- Evaluation of tenders, entrustment of works and entering into the agreement.
- Initiation for execution/supervision of civil and interior work as per the plans, requirement and site conditions with help of bank's consultant.
- Initiation of recording of measurements of civil and interiors and certification of bills with help of bank's consultant.
- Initiation of electrical maintenance and repairs at HO, Branches, Guest houses, etc.
- Attending to the works relating to Water supply and sanitary maintenance and repairs.
- Initiation of maintenance of 100kw Roof top solar system installed at HO□  
Initiation of technical appraisal of staff housing loans and inspections

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Name of the Department : **HRMD & General Administration**

Name of the Section : **Stationery**

Designation of the employee : **Staff Assistant**

### **Duties and responsibilities**

#### **Stationery Items:**

- Receiving indents from branches and HO for supply of stationery items.
- Calling for tenders, if required and finalization of suppliers.
- Placing orders with stationery suppliers.
- Distribution of stationery to all Branches and various departments in HO.
- Maintaining stock position in stock registers or in excel sheet.
- Processing for sanction of bills and payment to the suppliers concerned.

#### **Books & Forms:**

- Receiving indents from the Branches & various departments in HO and supply of the forms.
- Identifying shortage of books & forms.
- Processing for printing and supply of the Books and forms.
- Call for quotations from the reputed printers for printing and supply of books and forms, wherever required.
- After receipt of quotations, finalization of printers and suppliers.
- Issuing work order for printing books and forms.
- Confirming the specifications before printing and verification of stocks on receipt.
- Processing for sanction of bills and payment to the suppliers concerned.

#### **Budget Estimates:**

- Preparing and furnishing Budget Estimates for income & expenditure items pertaining to Stationery Department to the Banking Department (F&A) every year.

#### **Advance Tax:**

- Preparing and furnishing information regarding assessment of Advance Tax pertaining to Stationery Section to Banking Dept. periodically.

Name of the Department : **HRMD & General Administration**  
Name of the Section : **Secretariat/Peshi**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Receiving Tappals and placing before MD/CGM/GM. After Officer's endorsement circulation to the departments concerned under acknowledgement.
- Receiving files from various departments and placing before the MD/CGM/GM duly entering in the register. Returning the files to the officers concerned after Officer's endorsement.
- Taking dictations from MD/CGM/GM, drafting and typing letters/Notes
- Checking emails, taking print outs and placing before the MD/CGM/GM.
- Receiving Phone calls/messages – answering appropriately/forwarding calls to MD/CGM/GM.
- Receiving and sending letters/important papers through FAX.
- Protocol arrangements - Tour arrangements/programmes of the MD/CGM/GM i.e., booking flight/train reservations, hotel bookings at other places, coordinating with other end officials and non-officials.
- Tours at abroad – International organisations like ICA etc. – Making arrangements like VISA – Travel.
- Noting down the meeting schedules of the MD/CGM/GM.
- Getting data regarding targets and achievements, recovery etc., from concerned departments, segregating and providing to the MD from time to time, for his information.
- Preparing tour Notes, TA Bills of the MD/CGM/GM
- Preparing Monthly tour programmes as per the Officer's advice.
- Placing the daily press clippings on our bank as well as on cooperatives on the MD's table for his perusal and information.
- Indenting and maintaining stationery items for the Peshi.
- Maintenance of office files subject-wise in the MD/CGM/GM's office
- Making arrangements for providing refreshments, snacks, tea, lunch, etc., to the visiting dignitaries, as per the MD/CGM/GM's advice.

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Name of the Department : **Planning & Development / Institutional Development Dept.**  
Name of the Section : **P&D/IDD**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- High Level Committee (HLC) – Sending proposals, if any, to the HLC. Placing the decisions taken in the HLC before the Senior Officers. Preparation of Agenda Notes, obtaining information from Depts. and DCCBs – Action to be initiated on the proceedings.
- Co-option of Professional Directors on the boards of DCCBs – necessary follow up for Compliance with Fit and Proper Criteria of RBI guidelines.
- Opening of Branches by DCCBs: Processing of proposals received from DCCBs for opening of branches – Placing of proposals before HLC sub-committee for approval – Communication of approval to CCBs.
- Amendments to Byelaws: - Placing the proposals for amendment to Byelaws before the Board & GB for approval and submitting to the CC & RCS for approval of amendments.
- Preparation of Annual Report: Collection of data/information from various Departments, compilation and preparation of Annual report.
- Attending to correspondence on developmental activities initiated by NABARD and furnishing required information.
- Attending to Correspondence with CC & RCS, Principal Secretary etc., pertaining to Cooperative Credit Structure.
- Budget of State Govt. – Preparation of budget estimates for various Govt. Schemes pertaining to our Bank and Coop. Credit Structure by collecting proposals from all the sections of the Bank and submission to Government.
- CCBs Development Fund – Scrutiny of the Proposals received from the DCCBs and their process for sanction and release of reimbursement.
- Payment of Additional Compensation to SCSAs: Scrutiny of the Proposals received from the DCCBs and their process for sanction and release of reimbursement of APCOB's share.
- Personal Accident Insurance Scheme (PAIS): Scrutiny of proposals received from DCCBs and release of reimbursement of APCOB share.
- Crop Insurance: Correspondence with DCCBs and other institutions on the Crop Insurance Schemes and furnishing of information/particulars on insurance coverage & premium paid details, etc., to the concerned.
- Opening of Saving Bank Accounts by CKCC Members of PACS and Social Security Schemes (PMJJBY and PMSBY) – Preparation of Weekly progress report and regular follow up.
- Financial Inclusion – Correspondence with DCCBs and other departments concerned on Financial Inclusion initiatives, Obtaining information, consolidation & submission to the concerned.
- PACS Data: Collection of data from DCCBs – Consolidation and providing PACS financial particulars to government and higher agencies.

- Non-Credit business by PACS – Collecting information on Inputs, consumers, marketing and processing, etc., from DCCBs and furnishing to the concerned.
- Storage Facilities - Collection of proposals, processing and furnishing to higher agencies.

### **Duties and responsibilities**

- DAP of APCOB – Preparation, review of progress on quarterly basis & placing the progress before the Board. Submission of Quarterly Progress Reports on DAP/MoU in respect of APCOB to NABARD.
- MoU/DAP of DCCBs – Attending to correspondence on preparation of DAPs, entering into MoU, obtaining of Quarterly Progress Report (QPR) from DCCBs, Scrutiny and review of progress of QPRs on quarterly basis.
- VAP of PACS - Attending to correspondence on preparation of Viability Action Plan (VAP) of PACS, obtaining of Quarterly Progress Report (QPR) from DCCBs, Scrutiny and review of progress of QPRs on quarterly basis.
- Recovery Action Plans – Correspondence on preparation of Recovery Action Plan by DCCBs – Obtaining information on the Daily/Weekly DCB from all DCCBs – Obtaining of Final DCB – Consolidation.
- Obtaining of monthly progress reports on legal action - Review of the progress in legal action on quarterly basis.
- Obtaining PACS-wise data on Imbalances from DCCBs – Consolidation – Submission to NABARD etc.,
- Nodal Officers – Allotment of DCCBs to APCOB officers as Nodal officers – Allotment of Districts to GMs of APCOB as controlling officers, conduct of meetings of Nodal officers – Review of the progress.
- Rating of DCCBs – Obtaining required information from DCCBs, Allotment of marks as per the guidelines and placing before the Higher Officials for further action.
- Deposit mobilization in DCCBs: Obtaining information – consolidation, fixation of Targets – Monthly/Quarterly Review.
- StCB review meetings – Preparation of Notes - Submission of compliance.
- DCCB CEOs conference – preparation of meeting notice and agenda – obtaining of data from DCCBs – consolidation – Preparation, communication of proceedings of the meeting and necessary follow up.
- Subscriptions: Proposals for membership and payment of subscriptions to various institutions viz., NAFSCOB, NCARDB, NCUI, IBA etc., and attending to related correspondence.
- Tele and Video Conferences: Convening of Tele and Video Conferences as advised by superiors – Communication of Proceedings.
- NAFSCOB and NCARDB meetings: Preparation of agenda Notes to the meetings convened by NAFSCOB, NCARDB and other Institutions by obtaining information from all departments/sections.
- Collection of data from various departments and furnishing of information to Government, NCUI, NAFSCOB, NCARDB, NABARD etc.,

- Education and Exposure visits: Proposals of Education and Exposure tours of President, MD, Directors of the Bank in India & in Foreign Countries organized by NAFSCOB, NCARDB and other Institutions like RBI, NCUI, New Delhi, etc., - Contribution to International Education and Exposure Fund (IEEF) - Attending to correspondence with departments concerned.

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Name of the Department : **Planning & Development / Institutional Development Dept.**  
Name of the Section : **Project Monitoring Unit**  
Designation of the employee : **Staff Assistant**

### **Duties and responsibilities**

#### **Policy:**

- To review the policy initiated by the NABARD/Apex Bank from time to time and necessary changes/provision is communicated to all the DCCBs for adopting the same.
- To scrutinize the loan applications received from the PACS through the DCCBs as per the operational guidelines issued under the policy framed under the scheme.
- Forwarding the proposal to NABARD for sanction of financial assistance, with the approval of MD.
- Upon sanction of the proposal by NABARD, communicating the same to the concerned DCCB for necessary action.
- Disbursement of loan at the DCCB level and follow up on subsequent refinance at the APCOB and NABARD levels.

#### **Monitoring:**

- Preparation of Monthly progress report in a prescribed format on implementation of the PACS-MSM scheme by the DCCBs regularly.
- Placing the status of implementation in monthly CEOs' conference and furnishing to NABARD.
- Communicating the deficiencies/discrepancies, if any, observed in the progress reports to the DCCBs.

#### **Monitoring of PACS Development Cells (PDCs):**

- To liaise with the PDCs, DCCB and the NABARD.
- To take up the issues relating to the PDCs with the NABARD for necessary clarification/action.
- Conducting Quarterly review meetings of the PDC scheme at APCOB HO.
- Making field visits to the PACS brought under the PDC scheme and PACS as MSM scheme from time to time for verifying the maintenance of accounts and also interact with the PACS members to ensure project implementation as per specified norms.

#### **Data preparation:**

- Devising formats from time to time to obtain data from the PACS/DCCB to study, analyse and document the progress of the scheme in the state of Andhra Pradesh and also report the progress to NABARD and also at various state level committees.

#### **Operations:**

- Feeding of limits/allocation as per the due-dates of the DCCBs in the PACS-MSM module at the beginning of the Financial Year.
- Verifying the loan agreements received from the DCCBs.

- Processing of drawal applications under PACS-MSD Loans as under:
  - To scrutinize the drawal application as per the guidelines laid down in the PACS MSD policy prescribed by NABARD/APCOB.
  - To arrive at the eligibility of the RI Claim.
  - Put up File for sanction and release.
  - Credit the sanctioned amount to concerned DCCB's current A/c.
  - To pass necessary vouchers in books of accounts.
  - Communicate the credit advice for the sanctioned amount to DCCB.
  - Maintaining the record of due-date wise installment for loans sanctioned manually.
  - Preparing Board Note on loans sanctioned under MSD and placing the same before Board of Management for ratification on quarterly basis.

#### **Monitoring recovery of loans on quarterly basis:**

- Arriving at the demand (principle) at the quarter end (March, June, September & December) from the DCCB-wise, Due date-wise installment payable sheet, which is manually maintained for each loan to the DCCB by the section.
- Generating the Interest application in the system on loans under PACS-MSD scheme.
- Communicating the Demand (principle & interest) notice to DCCB prior to 10 days of due date to arrange/maintain required funds in their accounts for prompt repayment.
- Running the repayment application in the system by debiting the recovery amount from the current account of DCCB automatically by the system.
- Posting the relevant vouchers in books of accounts & communicating the debit advice for the recovered amount to DCCBs to enter into DCCBs' books.
- Making rectifications, if necessary, after recovery and disbursements in the statement of DCCB-wise, due date-wise demand sheet manually maintained and tallying the same with the loan outstandings with the system.

#### **Refinance from NABARD:**

- Gathering the PACS-wise disbursement data from the DCCB drawals and preparing NABARD drawal for the amount as per the format prescribed by NABARD.
- Preparation of the statement showing the details of PACS-wise, date-wise disbursements by the APCOB for each sanction letter of NABARD.
- Making the relevant vouchers after receiving refinance from the NABARD and maintaining DCCB-wise, due date-wise demand payable to NABARD sheet (After receiving the repayment schedule from the NABARD) manually.
- Making rectifications, if necessary, in the statement of DCCB-wise, due date-wise demand payable sheet which is maintained manually and tallying the same with the loan outstandings as per the system.

**Repayment to NABARD:**

- Tallying the demand payable (Principle & Interest) as per our records with the demand communicated by NABARD for the respective due date (quarter of April, July, October, January).
- After tallying the demand, putting up Note for orders to repayment to NABARD through Banking Dept.
- Making relevant vouchers after payment of demand to NABARD in books of accounts.
- Making rectifications, if necessary, after repayments in the statement of DCCB-wise, due date-wise demand payable sheet manually maintained and tallying the same with the loan outstandings with the system.
- Communicating the confirmation of repayment letter.

**Interest Application for CC/term loans under PACS-MS:**

- Application of Interest on CC loans on monthly basis at the beginning of every month.
- Application of Interest on term loans on monthly basis in dummy platform and on quarterly basis LIVE.

**SLBC:**

- Obtaining information from DCCBs and APCOB branches, consolidation and furnishing the same to SLBC as and when required.
- Preparation and furnishing of the reports to SLBC/NABARD/ other agencies:

**Miscellaneous:**

- Internal communication regarding Miscellaneous Payments/IT.
- Giving reminders to DCCBs for furnishing of the information when required.
- Furnishing the information regarding Rate-wise outstanding, demand payable to NABARD, Advance Tax statements, Maturity pattern statements, Defaults statements, Disbursements details and DCB statements to Investment, Banking, RMD, P&D.

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Name of the Department : **Information Technology - Core Banking Solutions**

Name of the Section : **IT-CBS**

Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Placing the requests to all the departments for the hardware and software requirements.
- Assessing the hardware and software requirements in consultation with the System Administrators and AGMs.
- Preparing the Meeting Notice and the Agenda for the Technology Committee meeting and their circulation to the Technology Committee members.
- Preparing the proceedings of Technology Committee meeting and their circulation to the committee members.
- Compliance to the decisions taken in the Technology Committee meetings.
- Drafting of all the Requests for Proposal (RFP) for various hardware and software procurements as per the recommendations of the Technology Committee.
- Involving in End-to-End activities right from the floating of RFP in the website till the selection of vendor, subsequently followed by issuing of the purchase order.
- Drafting of the project plans for various implementations that will be taken up by the ITSD.
- Tracking of the project plan and circulating the same to various stake holders.
- Attending calls from branches allotted and recording the same in the log books.
- Maintaining the Inventory of Hardware and Software of all the Branches and Head Office and also the common Inventory of ITSD.
- Maintenance and reconciliation of GL Heads owned by the ITSD.
- Preparing Gate Passes for Hardware movement.

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Name of the Department : **Information Technology –  
Electronics Payments Department**  
Name of the Section : **IT-EPD**  
Designation of the employee : **Staff Assistant**

**Duties and responsibilities**

- Processing of invoices raised by the various vendors and releasing the payments by preparing the vouchers.
- Issue of POs to vendors
- Preparation of budget estimates for Supervisory committee
- Obtaining information from Application Service Provider (Presently M/s Sarvatra), IDBI and NPCI.
- Documentation of RuPay Card project
- End-to-End correspondence relating to EPD with the ASP, sponsoring bank, CBS provider, APCOB branches and DCCBs.
- Calling for the carding data from the branches and uploading the same to the card provider duly validating the data.

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Name of the Department : **APCOB-Cooperative Training Institute**

Name of the Section : **APCOB-CTI**

Designation of the employee : **Staff Assistant**

### **Duties and responsibilities**

#### **Premises:**

- Putting up of Notes relating to CTI Premises.
- Attending to any repairs, replacement relating to civil, electrical, AC and plumbing works of administrative block and hostel rooms.
- Monitoring of neat maintenance of administrative and hostel blocks.
- Allotment of premises i.e., rooms, lecture halls and auditorium on rent to outside/ neighbouring institutes in coordination with the agency appointed for the purpose of day to day maintenance.
- Preparation and sending of estimated bill, preparation and sending of final bills to the outside institutes and making related correspondence with them.
- Preparation of Notes and making payment of monthly bills such as House Keeping, Gardening, Electricity, Telephone, Broadband, Mobile, cable T.V., News Papers and Magazines, Director Vehicle rent, scrutiny and payment of Mess bills, etc.
- Correspondence with ICM (Institute of Cooperative Management) with regard to payment of their share in Monthly Electricity bill, Housekeeping and Gardening bill.

#### **Accounts:**

- Maintaining imprest cash.
- Maintaining APCOB CTI Bank Accounts with other Banks and making correspondence with them.
- Making payment of honorarium to Guest Faculty.
- Preparation of vouchers pertaining to Receipts and payments.
- Writing Day Book, maintaining General ledger (GL) and maintaining various other registers for furniture, depreciation, sundry debtors, rent receivable, etc.
- Remittance of Income Tax and GST collected.
- Calculation of Cenvat Credit/ Depreciation.
- Reconciliation of Bank Accounts.
- Preparation of Annual Budget.

#### **Administration:**

- Maintenance of attendance and leave records of Regular & Outsourcing Staff.
- Preparation of wages bill for Outsourcing Staff.
- Payment of allowances viz., Monthly Petrol, News Paper and Washing allowance to regular staff.
- Payment of conveyance to Faculty Members.

## **Duties and responsibilities**

- Preparation of the Notes and correspondence with SCB/DCCBs for obtaining information regarding Training Needs Assessment (TNA) for preparation of course calendar and consolidation of information received from DCCBs.
- Preparation of agenda for syllabus committee and standing committee for approval of course calendar on the basis of consolidated report of TNA.
- Making arrangements for convening quarterly standing committee meetings, preparation and circulation of agenda, preparation and communication of meeting proceedings.
- Preparation of quarterly claims and quarterly progress reports for reimbursement of expenditure incurred by CTI from NABARD RO Andhra Pradesh.
- Preparation and communication of course announcement letters in advance for every month for the programmes to be conducted for SCB/DCCBs Staff and PACS Staff.
- Maintenance and updation of registers of courses conducted, number of participants attended, number of trainee days, names of the course coordinator, etc.
- Preparation of accreditation information for getting reaccreditation from C-PEC BIRD NABARD, Lucknow.
- Making regular correspondence with SCB, DCCBs, NABARD RO Andhra Pradesh and C-PEC BIRD NABARD, Lucknow.
- Preparation of budget estimates for every program conducted by CTI.
- Consolidation of session-wise and general evaluation received from the participants for each programme.
- Preparation of office Notes for printing of course material of the training programmes.
- Preparation of office Notes for purchase of bags, scribbling pads, pens and pencils and any other required material for conducting training programmes.
- Preparation of agenda Notes for conducting faculty meetings every month.

## **JOB DESCRIPTIONS OF MANAGERS WORKING IN HEAD OFFICE**

Name of the Department : **Banking**  
Name of the Section : **Branches Coordination Cell (BRCC)**  
Designation of the employee : **Manager**

### **Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

#### ➤ **Gold Auction:**

- Preparation of calendar for the proposed auctions month-wise and date-wise indicating the date of paper notification and auction schedule.
- Issue of Circular to all branches communicating the proposed date of paper notification for the auction.
- Obtaining information on the list of overdue cases to be auctioned from all the branches
- Consolidation of the final list of Gold auction for paper notification.
- Preparation of Note, originating the vouchers with reference to expenses towards publication and miscellaneous charges to the branches.
- Issue of the BC to paper agency.
- Preparation of Office Order communicating the date and venue of auction to all the branches.
- Assisting in conducting of auction.
- Adjusting the auction proceeds to the branches for crediting to the concerned Gold loan accounts.
- Submission of Note to the higher officials on the proceeds of auction.

#### ➤ **Gold Appraisers:**

- Appointment /renewal of term/transfers/removal of appraisers
- Obtaining agreement from the appraisers along with surety particulars duly verified by the Branch Manager
- Safe custody of fixed deposit receipts of appraisers
- Monitoring of renewal of fixed deposits.

#### ➤ **Gold loan policy:**

- Daily preparation of Loan to Value (LTV) statement as per Indian Bullion and Jewelers Association (IBJA) website.
- Preparation of Weekly review Note on per gram rate and issue of circular to the branches.
- Correspondence with regard to gold loan policy product wise
- Preparation of new policies.
- Monitoring NPAs

- Monitoring the limits prescribed at branch level
- Revision of Interest rates on Gold loans and communicating the same to all branches from time to time.
- **Blanket insurance policy(yearly):**
  - Detailed Note on the parameters of obtaining policy for permission of obtaining quotations from the insurance companies.
  - Addressing letters to the insurance companies calling for quotations and placing the information in the Bank's website.
  - Assisting in opening of quotations in the presence of Bank's Senior Officers and representatives of insurance companies.
  - Finalization and issue of BC to insurance company.
- **Group personnel accident policy:**
  - Obtaining information from banking department regarding the details of coverage to the staff and others working in cash department.
  - Detailed Note on the parameters of obtaining policy & permission for obtaining quotations from the insurance companies, if necessary.
  - Finalization and issue of BC to insurance company.
- **Opening of new branches:**
  - Conducting survey to identify the proposed new branches with reference to feasibility/viability.
  - Preparing board Note for approval of the Board of Management for forwarding the applications of proposed new branches to NABARD & RBI for permission to open new branches.
  - Preparation of applications in FORM V & forwarding to RBI through NABARD for obtaining permission /licence for opening of new branches.
- **Complaints/Grievances:**
  - Correspondence with the branches with regard to complaints against Branches/clarifications sought by the Branches on the legal and other related issues.
  - Receiving the complaints of the customers from all the Branches and placing the same before the Grievance Redressal committee.
- **Furnishing of IT returns (quarterly):**
  - Collecting data in consultation with computer department for the cases under Time and Cash deposits exceeding Rs2.00 lakhs relating to all the branches.
  - Processing and uploading the said information through our Bank's IT consultants to Income Tax Dept.
  - Obtaining sanction of SOG for payment to IT consultants towards uploading charges.
- **Furnishing of IT returns (Annual Information Report(AIR)):**
  - Collecting data in consultation with computer department for the cases exceeding ` 10.00 lakhs in SB Accounts relating to all the branches.

- Processing and uploading the said information through our Bank's IT consultants to Income Tax Dept.
- Obtaining sanction of SOG for payment to IT consultants towards uploading charges.

➤ **Matured deposits:**

- Interest payables on Matured deposits are generated from the system in consultation with the IT Dept. at the end of the Financial Year.
- Passing of Vouchers for interest payable on Matured Deposits.
- Correspondence with branches with regard to the action taken to the matured deposits.

➤ **OTS scheme & Technical write off:**

- Preparation of policy for implementing the scheme.
- Obtaining information from all the branches according to the policy guide lines.
- Placing the process of OTS & Technical write off cases before the Audit committee, Board & General Body of the Bank for approval
- Preparation of budget proposals with regard to expenditure heads relating to BRCC section for submitting to the Bkg/Accts Dept. every year.
- SMS alerts- preparation of policy/modifications if any for implementation in the Bank. Communicating the same to IT Dept. for implementation in the system.

➤ **Auto renewal of Term Deposits:**

- Preparation of policy for Auto renewal of Term Deposits and modifications if any.
- Communicating the policy to IT Dept. for implementation in the system.
- Issue of circular to all the branches with regard to the policy.

➤ **Bank Guarantee:**

- Preparation of policy of Bank Guarantee and carrying out modifications if any required.
- Communication of policy to all concerned.
- Preparation of Board Subjects
- Exchange of Keys- Issue of circular to all branches for exchange of 2nd set of keys every year.
- Purchasing and providing Cash Tokens to the Branches.

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

➤ **Branch Managers Meeting:**

- Issue of Meeting Notice
- Preparation of Agenda Notes.

- Recording and preparation of Meeting Proceedings.
- Communicating proceedings to branches.
- **Targets:**
  - Fixation of annual and monthly targets on all parameters at the beginning of the Financial Year.
  - Communicating the Targets fixed to all branches.
- Preparation of daily comparison statement on all parameters (Ex: Total Deposits, CASA Deposits, Gold Loans etc.,) as advised by the Senior Officers and placing before them.
- **NABARD Inspection/ Statutory Audit:**
  - Preparation of all statements as required by the Statutory Auditors/ NABARD Inspecting Team.
  - Issue of circulars to all branches on the observations of Statutory Auditors/ NABARD regarding the deficiencies pointed in the branches.
  - Preparation of Compliance to Statutory Audit/NABARD observations.
- **Demand, Collection & Balance:**
  - Preparation and consolidation of branch-wise DCB of all loans (monthly/Quarterly/Yearly) and their Review.
  - Preparation of branch-wise DCB Gold loans (for the Coop. year ending)
  - Preparation of branch-wise DCB Retail loans (monthly/Quarterly/Yearly)
  - Preparation of branch-wise DCB Retail loans (for the Coop. year ending)
- **Nodal Officers:**
  - Allotment of Nodal Officers to Branches for surprise verification of cash & Gold bags, etc.,
  - Monthly monitoring of reports of Nodal officers.
  - Review on the reports received from Nodal Officers.
  - Communicating the deficiencies if any to the concerned branch for rectification.
- **Best Performance Awards to branches:**
  - Preparation of statements related to branches on the achievement of deposits, loans, DCB & NPAs, expenditure and income items etc., whenever considered for awarding, based on the parameters fixed.
- **Deposit Mobilisation:**
  - Issue of circular to all the branches on deposit mobilization campaigns.
  - Follow up and monitoring of the deposit mobilization campaign. □ NPAs
  - Gold loans – Preparation and communication of the list of branch-wise NPAs to branches & fortnightly/monthly review on the recovery of NPAs by branches.
- **Government deposits (Monthly report):**
  - Collecting information from all the branches.



- Consolidating the information received from all the branches.
- Uploading the data to Govt. of Andhra Pradesh website before 10th of succeeding month.
- **Break open of lockers:**
  - Preparation of policy guidelines.
  - Obtaining information from the branches regarding the cases for break open.
  - Communicating permission for break open of lockers with prior Note to PR department for the procedural practice as and when the request received from the branches.
  - Legal action on the above aspects.
- **Lockers:**
  - Preparation of policy guidelines and communication to branches
  - Assessing the requirement of locker cabinets from the branches
  - Preparation of locker DCB.
- **Death claims:**
  - Preparation of policy guidelines
  - Settlement of claims
  - Correspondence with the branches related to the subject.
- **Frauds and Embezzlement (quarterly report):**
  - Collecting information from all the branches.
  - Consolidating the information & submitting to vigilance dept.
- Issue of NOC to staff members for obtaining loans, standing surety, passport & Visa.
- **Cash counting machines:**
  - Assessing the requirement of the Cash Counting Machines at the Branches.
  - Obtaining quotations for purchase of cash counting machines
  - Preparation of Note for approval & obtaining sanction for purchase of machines.
  - Payment of AMC charges to the supplier.
- **Gold weighing machines:**
  - Assessing the requirement of the Gold Weighing Machines at the Branches.
  - Obtaining quotations for purchase of Gold weighing machines
  - Preparation of Note for approval & obtaining sanction for purchase of machines.
  - Correspondence with regard to repairs at all branches.
- General Correspondence with Branches.

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Name of the Department : **Banking**

Name of the Section : **GST**

Designation of the employee : **Manager**

**Duties and responsibilities:**

**Preparation of GSTR-1:**

- Collecting required Scroll data for preparation of GSTR-1 will provide by ITSD.
- Appraiser account statements for reconciliation purpose
- Profit and Loss accounts Statements of All Branches and HO including CTI.
- For filing of GSTR-1 returns, income reconciliation has to be completed and this is done by voucher to voucher verification of all Income Scroll entries of all branches and HO departments in the month along with appraiser charges. This also includes tallying income details (B2B income) from electronic Payments department. The total income that is arrived for filing of GSTR-1 should be tallied with P&L and GST collected on income should tally with amounts in GST payable heads.
- After reconciliation, invoicing has to be done as per the criteria prescribed.
- After filing of returns, list of necessary entries to be passed by the concerned as arrived during reconciliation. After these entries are passed, GST payable heads should be nullified for the return period.

**Preparation of GSTR-3B:**

- Head-wise expenditure as per P&Ls of All Branches and HO including CTI is arrived for reference and cross-verification.
- Expenditure data from all Branches and HO departments is to be obtained.
- The data sent by the branches and departments is tallied with P&L and differences if observed are tallied with scroll.
- After tallying with P&L, the expenditure data received is categorized into registered expenditure, composite expenditure, Reverse charge expenditure and Exempted Expenditure
- Then, it is ensured that, Registered expenditure items have clear details about GST number of the supplier, taxable amount, GST amounts.
- The section has to verify the invoice for Registered expenditure to claim Input Tax Credit (ITC).
- Ensure that the registered service providers/vendors are filing the returns and the transaction done with our Bank is included in their return.
- After segregation, total reverse charge payable and ITC receivable are to be arrived. Then return is filed and necessary vouchers for Reverse charge payable/ITC Receivable have to be passed.
- Raise invoices for Reverse charge amounts.
- GST module verification and processing other GST related matters like operational issues/clarifications from departments/branches.

Name of the Department : **Banking**  
Name of the Section : **Reconciliation**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Obtaining daily scroll prints pertaining to RTGS, NEFT, DBT etc., checking amounts and tallying.
- Informing the concerned sections, of the discrepancies, if any, for their rectification.
- Branches: Checking the transactions of IBT, clearing house, cheque returns, H.O, ABB, TDADJ, etc., of all Branches every day.
- Reconciliation: Collecting monthly statements from other banks and performing the following duties:
  - Data entry of all Banks.
  - Tallying of data entry with Head Office balances.
  - Head Office data uploading for Reconciliation.
  - Manual Reconciliation.
  - Ensuring rectification of pending entries by the departments concerned.
  - Preparation of Inter Bank Reconciliation statements.
  - Preparation of Pending entries statement.
  - Preparation of OSS statements on quarterly basis.
  - Preparation of Inter Branch Reconciliation statements.
  - Tallying of GL Heads of 167 and 371 of Head Office and Branches monthly.

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Name of the Department : **Banking**  
Name of the Section : **CLPC –Retail Loans**  
Designation of the employee : **Manager**

### **Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Receiving of all retail loan applications, keeping them in order and maintaining separate registers i.e., Educational, Housing, SME and Mortgage Loans, etc. and their scrutiny.
- Verification of CIBIL reports in respect of applicants, co-applicant/co-obligant and sureties. Verifying all the CIBIL transactions and informing their track to the officers concerned.
- Sending all retail loan applications to the Panel Advocates and Panel Valuers and attending to related works.
- Receipt of Legal opinion and Valuer opinion, processing and placing the files before the officers concerned for sanction of proposals.
- Preparation of sanction and disbursement letters.
- Despatching disbursement letters to the Branches concerned and filing office copies in respective files.
- Receiving all undated cheques for Retail loans in sanctioned cases and receiving of cheques for all Retail Loans EMIs and keeping them in a serial order by noting in the due date register.
- Return of rejected loan applications by sending letters to the respective branches with reasons and filing office copy in respective file.
- Entering all Retail Loans EMI cheques on due dates in their loan account through clearing and transfer. Taking out scroll print/voucher print for all transactions of the day.
- Issuing of Income Tax certificates for the Housing loan/Education Loan customers/staff for exemption of Income Tax and filing their returns.
- Assisting in reconciliation of loan accounts to find out variations arising in the retail loan accounts from time to time.
- Maintaining of Circular files in respect of Retail loans and providing copies to the sections, whenever they require.
- Attending all Branch Managers calls and giving clarifications, if any required.
- Posting of HFC monthly EMI amount received from the HRD statement in the loan account concerned (Salary deductions).
- Issuing Clearance certificate in respect of Retail loans of staff/other customers and to the beneficiaries on closure of loans. Informing to the HRD (Payments) for stoppage of EMI deductions from their salary accounts.
- Placing the Revision of Retail loan policies, if any required, before the Credit Policy Committee. After approval of Credit Policy Committee, placing the proposals before the Board for its approval.
- Preparing policy and other circulars and despatching them to Branch Managers.

- Preparation of office Notes on representation from Branch Managers.
- Communication with Branch Managers on all requests for policy changes/ relaxations.
- Processing for ratification in CIBIL score, relaxation in age, service, etc., if any
- Preparing statements for Branch Managers meeting every month.

In addition to the above the Manager shall perform the following duties:

- Arranging Legal Fee and Valuer Fee, from time to time on receipt of the same from the customers/Branch Managers.
- On receipt of the Legal opinion and valuer report, visiting the addresses of applicants/sureties residence/office and preparing visit report.
- Based on visit report, processing the loan application.
- Upon sanction of the loan, attending to further process viz., intimating to the customer, entering into agreement with applicant along with co-applicants/sureties, etc., and handing over the loan file to the legal officer for further action.
- Receipt of Memorandum of Deposit of Title Deeds and keeping the original documents in safe custody along with AGM.
- Loan Disbursement Process:
  - Housing Loan for construction of house - Visiting the site to see the progress of the work as and when required basing on which instalments are released. After completion of the final disbursement, reporting final verification to the AGM concerned.
  - Educational Loan - Monitoring student's academic progress and processing for release of loan instalments.
- Authorizing various transactions like instalment collection from borrowers, etc.
- Making payment to Credit Rating Agencies.
- Preparing Retail loans policies and applications as and when required.
- Making arrangements for coverage of insurance to the property offered as security.
- Attending offices of Sub Register for Extension of mortgage of the properties offered as securities by customers/co-applicants/sureties.
- Monitoring NABARD Repayment under housing Finance, from time to time.

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Name of the Department : **Banking**  
Name of the Section : **CLPC- Personal Loans**  
Designation of the employee : **Manager**

### **Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Receiving and entering Personal loan applications in the register maintained.
- Preliminary scrutiny of loan applications. Verification of ID proofs/KYC with originals.
- Taking out CIBIL Reports from system to find out CIBIL score and other details like previous loan outstanding, EMI and overdues, if any.
- Calculation of loan eligibility of the applicant and the sureties with reference to Pay-slips furnished by them and Bank statement.
- Preparation of verification and scrutiny reports. Submission of loan applications for sanction to DGM.
- Attending to communication of loan sanction and execution of bonds by the applicant and the sureties.
- Issue of release orders to the Branch Managers concerned.
- Maintenance of loan sanction register/sureties register.
- Taking out CIBIL reports of the customers pertaining to branches and communicating the same to the Branches through email or courier.
- Attending to customers by giving information, clarifications and loan applications in respect of eligible cases.
- Giving clarifications to the Branches with regard to advancing of Personal loans and related problems.
- Submission of information pertaining to dues/no dues of the staff of the Bank to the HRD and other sections, whenever required.
- Custodian of loan files and documents of the Borrowers.
- Preparation of NPA statements, maturity pattern, period-wise over dues etc.
- Preparation of Branches information pertaining to Personal loans for Branch Manager's meeting.

In addition to the above the Manager shall perform the following duties:

- Visit to residences/Offices of the applicants and sureties to confirm the address proof given by them and for verification of their salary particulars, service, attendance etc.
- Submission of verification report.
- Final Scrutiny of loan applications and communicating the eligibility for sanction.

Name of the Department : **Banking**

Name of the Section : **CLPC-Legal**

Designation of the employee: **Manager**

**Duties and responsibilities**

- Verification of loan proposals received from the Branches in respect of Housing, Mortgage and Educational loan purpose.
- Verification of document copies of the property.
- Verification of Encumbrance Certificates and entries from the title link flow.
- Verification of Building plan approved by concerned authorities and eligibility as per our guidelines.
- Forwarding all documents to the Panel Advocate of the Bank to seek his opinion.
- Forwarding of copy of title deed and approved plan to the Panel Valuer.
- On receipt of reports from the Advocate and the Valuer, forwarding the loan file to the CLPC section for sanction proposals.
- After sanction of the loan, obtaining loan agreement, surety bond, demand promissory Note, acknowledgement of debt from the applicant, co-applicant/co-obligant and sureties.
- After completion of the same, advising the applicant for Equitable mortgage of the "Memorandum of Deposit of Title Deeds (MDTD)" in favour of our Bank in the Sub Registrar's office concerned.
- After receiving the MDTD along with latest EC by incorporating our Banks name in the EC, collecting all original documents, EC, latest municipal tax, municipal plan and relevant papers as indicated by the Panel Advocate in his/her report.
- All original documents with acknowledgement from the applicant will be handed over to the AGM (CLPC) for safe custody.

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Name of the Department : **Banking**  
Name of the Section : **Centralized Clearing Authorization Cell**  
Designation of the employee : **Manager**

**Duties and responsibilities**

- Informing the branches about the returns in their outward clearing for the funding process.
- Proper movement of files in the section.
- Co-Ordinating with the FTL team whenever required.
- Co-Ordinating with the other banks whenever late return cases come over.
- Implementation of any new advancements.

**Session: Morning**

- RBI account reconciliation.
- Arriving at Net Position and conveying the same to the Investments department every day.
- Downloading the files related to the Inward clearing of our bank from the FTP server of M/s FTL.
- Downloading the reports of Inward clearing, Outward clearing, Inward and Outward returns. Verification of Outward clearing reports with the CBS entries from previous day.
- Entering the branch-wise data taken in reports in ledger.
- Posting/Vouchering the data in the CBS – Branch-wise.(Outward, Inward)
- Authorising the vouchers entered in Head Office.
- Regarding the Inward clearing, the manager needs to respond in the branches to the vouchers authorised in Head Office.
- Running the file related to inward clearing received from NPCI via FTL for auto-debiting the customer's accounts.
- Checking and authorising all the transaction vouchers related to auto-debited accounts.
- If any anomalies found, return vouchers have to be fired and informed to the other manager so that the voucher will be again verified and authorised.
- After completion of above said processes in all branches, the returns have to be collected and are to be informed to the personnel for entering in the FTL interface.
- Monitoring returns whether they were properly sent to FTL or not.
- Checking in NPCI GUI for ACH, NACH files in 1<sup>st</sup> session.
- Firing the vouchers related to ACH, NACH in Head Office, Branches.
- Returning the ACH,NACH files related to 1<sup>st</sup> session after proper verification.
- Processing of downloaded ACH mandates.
- Checking whether the returns are submitted correctly within time and in the desired format to the NPCI.



- Monitoring and coordinating with the personnel who will be dealing with the FTL interface.

### **Session: Afternoon**

- Checking the NPCI GUI for any new files (ACH and NACH) in the 2<sup>nd</sup> and 3<sup>rd</sup> sessions.
- Firing the vouchers related to ACH, NACH in Head Office, Branches.
- Returning the ACH,NACH files related to 2<sup>nd</sup> and 3<sup>rd</sup> sessions after proper verification.
- Checking for new mandates received from NPCI.
- Verification of passed and returned mandates.
- Downloading the mandate data for further processing and upon downloading, giving the links to the mandates.
- Keeping a manual database (an excel sheet) for the mandates passed.
- Monitoring the scanning of cheques which were received from different branches.
- To take up Level-II verification after Level-I and coordinating with the concerned personnel related to Level I & II.
- Properly communicating with branches which have scanners and monitoring/Co-ordinating them whenever required for scanning the cheques.
- After completion of scanning of cheques, the report has to be checked to ensure that scanned cheques data of all branches are present in the report.
- Tallying outward clearing reports three-fold – Branch-wise Outward Summary in the system, outward received from the branches which are noted in the scroll and the one processed and submitting to the NPCI by the service provider.
- Tallying the Clearing House and Cheque Return Accounts daily.

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Name of the Department : **Banking**  
Name of the Section : **RTGS/NEFT**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Shift I - Starting from 08.00 AM to 03.00 PM

Shift II - Starting from 01.30 PM to 08.30 PM or till the EOD received

- Starting the NEFT/RTGS Channels and Tomcat in the SFMS server.
- To ensure that all the outwards from the APCOB CBS to SFMS have been pushed and settled at SFMS end.
- Handling and responding of Inward Messages of NEFT, RTGS received from time to time duly verifying the correctness of the Name and account number of the beneficiary.
- Authorisation of each entry handled by Officer in the CBS. Tallying the NEFT and RTGS transactions with the SFMS aggregate and passing necessary entries with EOD settlement received from RBI.
- Downloading the inward files of the APB, ACH, NACH, etc., and processing in the CBS. Passing necessary entries to respective Branches of APCOB.
- Uploading DBT and ACH return files. Uploading DBT Mapper files on daily basis.
- Verifying the commission pay outs received from NPCI, with reference to the transactions of both inward and outward and to pass the necessary vouchers from time to time.
- Informing the Investment Section of Banking Dept., in cases of heavy amounts of Inward and outward.
- Sending mails of RTGS/NEFT EOD Statements to the higher officials.
- Verifying the monthly charges of NEFT/RTGS.
- While closing the day, to shut down the SFMS server closing the Channels and Tomcat of the NEFT/RTGS.
- Attending to the queries raised by branches staff and resolving them.
- Obtaining daily scroll prints pertaining to RTGS, NEFT, DBT etc., checking amounts and tallying.

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Name of the Department : **Funds & Accounts**  
Name of the Section : **Investments-Back Office**  
Designation of the employee : **Manager**

**Duties and responsibilities:**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- In case of surplus cash remittance in Current Account with other Banks (eg: Axis/Kotak Mahindra Bank/Yes Bank) on previous day, drawing the Cheques and sending through clearing.
- Call Deposits: On receipt of indent from investment (front office), preparing deal confirmation letter and sending it to bank which was on deal by fax/mail. After receiving deal confirmation from that bank, transferring the funds to that bank through RTGS or NEFT.
- ST Deposits: Following the above procedure for Short Term deposits and TMB deposits. Before maturity of ST Deposits, contacting the banks about repayment through letters and phone calls.
- Accounting for the receipt of coupon interest on G.Sec. on due dates.
- Issuing Cheques of other banks according to the requisition of funds to various departments.
- Transferring Funds through RTGS or NEFT to various banks according to requisition by various departments.
- Taking scroll print of vouchers of the day and verifying it manually.
- **Monthly duties:**
  - Preparing various statements and furnishing to RMD for placing before ALCO.
  - Accounting for receipt of interest on FCC. Applying interest on Short Term deposits, G.Sec, T-bills, etc., in dummy platform at the end of every month.
- **Quarterly duties:**
  - Marked to Market of Govt. Securities under current category and Non-SLR instruments based on FIMMDA rates obtained from SBIDFHI and arriving at depreciation or appreciation on Government Securities and Non-SLR instruments and submitting Note to the higher officials.
  - Confirmation of holding of securities from SBIDFHI, SBI CAPS and RBI to be obtained and certification on holding of securities by Chartered Accountants and forwarding the same to RBI & NABARD.
  - Preparing OSC returns and submitting to account section on quarterly basis.
- **Half yearly duties:**
  - Applying interest on ST deposits, G.Sec. T-bills, Call money etc.
  - Preparation of Note on Review of Investments placing before the Board for review and forwarding the Review to RBI & NABARD.
- **Annual duties:**
  - Amortization of G.Sec. in permanent category. Preparation of Audit and inspection statements.

Name of the Department : **Funds & Accounts**  
Name of the Section : **Investments-Front Office**  
Designation of the employee : **Manager**

### **Duties and responsibilities**

Guiding the Staff Assistant in attending and completing the following entrusted work smoothly:

#### **Daily Statements:**

- Preparation of Funds position (Morning Statement) by collecting the demand for funds, expected inflows, availability of funds in accounts with other banks and maturity proceeds to be received, if any.
- Preparation of cash flows and investment transactions by collecting Statement of account for balances with other Banks given by Accounts section, RTGS and NEFT Reports mailed by RTGS cell, Funds provided to DCCBs and inflows from DCCBs and investment maturities in call, TMB/ST, investments made in call and other, if any.
- Preparing Investment proceedings at the end of the day which reflects the total investment made in various categories (like call, ST/TMB, SLR & Non-SLR Investments) on that particular day.
- Entering the details of call deposits in the call deposit register.
- Entering the details of ST deposits in the ST deposit register.
- Filing the indents for record purpose.
- Issuing DCCBs' funds indents to DCCBs Current Account section for remitting the funds to the designated Accounts as advised by the DCCBs.
- Updating cash flows for Investment Committee (IC) meeting agenda on daily basis.

#### **Fortnight duties:**

- Preparation of cash flows by collecting data from related sections.
- Preparation of cash flow statements of DCCBs for ALCO meetings & mailing them to RMD.

#### **Monthly duties:**

- Preparation of Meeting Notice and Agenda for Investment Committee and circulation of the same to all the members of the Investment Committee.
- Preparation of meeting proceedings and their circulation.

In addition to the above, the Manager shall perform the following duties:

#### **Daily Duties:**

- Investing surplus amount in call money.
- Arriving at the surplus amount to be invested in call deposit the previous day evening and taking approval from AGM to invest the same in call deposit next day at 9.30 A.M (1st call).
- Taking quotes from the enlisted counterparties for the amount to be invested (over phone). The best competitive rate is finalized for investment of funds. Then the call deal is confirmed over phone to the counterparty.

- Issuing call indent duly signed by AGM (F.O) to back office for settling the transaction and finalizing the deal by obtaining the deal confirmation from the counterparties.
- Entering the details of call deposits in the call deposit register.
- Filing the indents for record purpose.
- Maintenance of SLR portfolio by investing in SLR investments when required. It is ascertained that always cushion is maintained over the actuals to be maintained to be on the safe side.
- Maintenance of CRR with RBI – It is ensured that 100% CRR balance is maintained with RBI. In case of shortfall, the requisite balance is remitted to the RBI A/c and in case if excess balance is in the account, amount is withdrawn.
- Preparing daily funds flow statements and placing before the senior officers.
  - Preparation of funds position statement indicating the funds already invested and the funds to be invested and placing before the Sr. Officer by 11.30 AM.:
  - Preparation of End of the Day funds flow statement indicating the previous days' funds sources and utilization with details of category-wise investments made and placing before the senior officers by 12.00 P.M.
- Collection of -
  - Bank C/A balances statement from Accounts section for ensuring sufficient Balance is maintained in the C/A of various banks.
  - DCCB's C/A balances statement from DCCB section to find out from DCCB's their requirement of funds in case of huge credit balance in C/A.
  - Branches cash balance statement from cash section.
  - If any excess cash is retained in the branches, then it is to be taken to the notice of AGM (Opr) to lift the excess cash from the branches.
- Monitoring the funds position all through the day, meeting the funds requirement of DCCB's & branches and as and when funds are received, the same are invested in call money following the procedure without keeping the funds idle.
- Issuing DCCB's funds requirement indents to DCCBs section for remitting the funds to the prescribed A/c's.
- Updating cash flows and IC meeting agenda on daily basis.
- Preparing Investments proceedings statement on the total investments made in call, ST / TMB, SLR, Non-SLR categories on the particular day (at the end of the day).
- Enquiring L&A section on the drawls being given to DCCBs the next day arriving at the demand & surpluses and making arrangements for the demand to be met next day, arriving at the surplus to be invested in call deposit, the next day.

**Fortnight duties:**

- Preparation of cash flows by collecting data from L&A, RMD & FD sections.

- Preparing cash flow statements of DCCB's for ALCO meeting & mailing them to RMD section.

### **Monthly duties:**

- Preparation of IC meeting agenda, giving meeting notice to all the members of the Committee to attend the meeting, mailing the agenda.
- Preparing IC meeting proceedings and placing for information of MD.
- Mailing IC meeting proceedings to all the members of the Committee for information and to RMD section for placing the proceedings before the next ALCO meeting.
- Execution of IC meeting decisions.
- Sending monthly return to NABARD on purchase/redemption of Government Securities, Non- SLR bonds etc.
- Preparing Board Notes on the subjects to be placed in the Board meeting.

### **Quarterly:**

- Uploading online return to RBI on PSU Investments & sending hard copy to RBI.
- Furnishing of information pertaining to the section for payment of Advance tax.
- Payment of Advance tax based on the workings arrived by RMD section.

### **Yearly:**

- Applying for GB limit.
- Applying for continuation of our share in FCC or its enhancement.
- Earmarking of securities.
- Shifting of securities.
- Fixation of exposure limits to the counterparties for investment in call & ST by collecting data from their respective websites.
- Fixation of ceilings for investment in various categories viz. ST, SLR & Non-SLR based on the figures of audited balance sheet.
- Empanelment of brokers for undertaking securities and bonds transactions in secondary market.

Investments as and when required when surplus funds are available:

In ST deposits:

- Contacting Public & Private sector Banks and obtaining quotes through mail.
- Selecting the best quote for investment and confirming the deal with the counterparty.
- Issuing ST indent duly signed by AGM (Front Office) to AGM (Back Office) for settling the deal and for obtaining FD receipts from the counterparties.
- Entering the ST investment details in the ST deposits register.
- Filing the indents for record purpose.

In SLR Investments (Govt. Securities, SDL's & T.Bills):

- Participating in auction / placing competitive or non-competitive bids for purchase of securities through SBIDFHI Ltd.
- Placing the bids in prescribed format.
- Sending deal confirmations to the counterparty on allotment.
- Giving investment particulars to Back Office for deal settlements and maintaining record in books.
- Purchasing Govt. securities / T-Bills in secondary market for the purpose of SLR requirement.

In Non-SLR Investments:

- Participating in issues and purchasing bonds issued by Public sector undertakings and All India Financial Institutions & other institutions approved by RBI.

Miscellaneous:

- Opening of C/A's with various banks as per Board Resolutions and customer ID creation for call & ST transactions with various counterparties by furnishing the KYC details.
- Opening of CSGL A/c demat A/c for maintaining securities & shares in demat form.
- Investment in shares with Agri. Business Finance Limited.
- Empanelment of brokers for securities / bond transactions.
- Investment policy modifications as and when needed.
- Applying for OD facility on Fixed Deposits.
- Dealing with various other subjects like Food Credit Consortium & General Banking limit utilizing etc., as and when required.
- In case of competitive bids, collecting information on market trends, expected cut off yield etc., from SBIDFHI Ltd., STCIPD Ltd., PNB Gilts Ltd., ICICI securities etc.
- Furnishing of information to NABARD inspection officers, Statutory auditors, Concurrent auditors etc.
- Furnishing compliances to the NABARD inspection & internal audit.
- Market enquiry with regards to various investment opportunities.

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Name of the Department : **Funds & Accounts**  
Name of the Section : **Accounts**  
Designation of the employee : **Manager**

### **Duties and responsibilities**

Guiding the Staff Assistant in attending and completing the following entrusted work smoothly:

#### **Daily Statements:**

- Generating CRR & SLR position, preparing the daily statement and submission to the Higher Officials.
- Generating Funds Flow Statement for the use of Investment Department.
- Downloading the RBI Account Statement from EKUBER portal. Verifying the balance maintained with RBI and ensuring correctness of the balances.

#### **Fortnight Reports:**

- Preparation of Fortnight reports of CRR & SLR and furnishing to Investment Department.
- Generating FORM-B (NDTL) & DTL listing as on reporting Friday and last Friday of the month.
- Entering the values related to FORM-B in Excel Sheet and submitting the hard copies to the Authorized signatories for approval.
- Uploading the same in RBI-RPCD and NABARD ENSURE portal in Form-B (Press communique) and Form-B (CRR, SLR position of banks). Taking out the print outs of uploaded return for future reference.
- Mailing the signed and scanned copies in pdf form to RBI. Furnishing the Hard copies to RBI & RCS.

#### **Monthly Reports:**

- Submission of Monthly return in Form-I (Maintenance of CRR & SLR) within 20 days of succeeding month.
- Preparation of consolidated statement of Daily maintained CRR-SLR position, which is to be attached to Form-I.
- After ensuring correctness, entering the values in Excel Sheet, and submitting the hard copies to the Authorized signatories for approval.
- Uploading the same in RBI-RPCD and NABARD ENSURE portal in Form-B (Press communique) and Form-B (CRR, SLR position of banks). Taking out the print outs of uploaded return for future reference.
- Scanning, converting into pdf formats and Mailing the approved copies to RBI. Furnishing the Hard copies to RBI & RCS.
- Generating Statutory Reports & Consolidated Reports for preparation of Form-IX (Statement of Assets and Liabilities) as at the end of every month.
- Entering the values in Excel Sheet and after getting tallied submitting the hard copies to the Authorized signatories for approval.
- Uploading the same in RBI-RPCD/ NABARD ENSURE portal in Form-B (Press communique) and Form-B (CRR, SLR position of banks). Taking out the print outs of uploaded return for future reference.
- Scanning, converting into PDF and mailing the signed copies to RBI. Furnishing the hard copies to RBI & RCS.



- Running the Depositors Education and Awareness Fund (DEAF) programme every month in the IT Department.
- Switching to all the Branches and verifying whether there are any DEAF accounts in the GL Heads of 52,53,55,56,57,62,68,214,30,36,33,34,35,214 etc.
- If there are any accounts to be transferred to DEAF, transferring the same to DEAF account with RBI through EKUBER portal as per RBI directions.
- Consolidation of the data in Excel sheet and obtaining certification from the concurrent auditors.
- Submit the Form-I & Form-II to RBI before 15<sup>th</sup> of succeeding month.

#### **Daily:**

- Daily monitoring of CRR-SLR maintenance, verifying RBI balance and reporting to higher officers in the form of daily statement.
- Balance sheet and Trial Balance have to be verified. Any errors in Trial balance, Balance sheet have to be informed to IT department and necessary steps have to be taken to rectify the same.

#### **Fortnightly:**

- After every fortnight i.e., reporting Friday Form-B, Annexure & DTL listing reports have to be generated. These reports need to be verified with each other and also to be tallied with Balance sheet. In case of any error the same has to be rectified. The consolidated data to be entered in excel sheet and duly signed by authorized signatories. The data need to be uploaded in RBI-RPCD portal & NABARD-ENSURE portal.
- On every fortnight ending i.e., reporting Friday the CRR-SLR position to be maintained for next fortnight is to be given to investment department to enable them to maintain the balance in RBI current A/c for CRR purpose and maintenance of SLR.
- The consolidation statement of CRR-SLR maintained for each day of that fortnight is to be prepared for placing as annexure to the Board subject and to Investment section for placing it before Investment Committee.

#### **Monthly:**

1. FORM I: The reports of Form-I have to be generated. The reports have to be tallied with daily statements and also with the FORM B of fortnights in that month. The error if any has to be rectified. The data need to be entered and verified. The consolidated CRR/SLR position of fortnights in that month has to be attached. The data need to be uploaded in RBI-RPCD portal & NABARD-ENSURE portal.
2. FORM-II: The return of unsecured loans & advances to all directors has to be prepared and uploaded in RBI portal & NABARD-ENSURE portal. The return duly signed by authorized signatories has to be scanned converted to pdf and to be mailed to RBI. The hard copy has to be sent to RBI, NABARD.
3. FORM-IX: The reports of Form-IX have to be generated. The report has to be verified with Balance sheet. The DCB position has to be obtained from L&A department and is verified with the generated report. In case of any errors the same is to be rectified. The data has to be entered in excel. The same needs to be uploaded in RBI-RPCD portal & NABARD-ENSURE portal.
4. Board Subjects:  
The following subjects are to be placed before every meeting of the Board.

- Review of CRR- Board subject with the fortnightly maintenance of CRR is to be placed.
  - Review of SLR- Board subject with the fortnightly maintenance of SLR is to be placed.
  - Review of submission of statutory returns to RBI/NABARD-All the statutory returns submitted, their due dates and date of submission is to be placed.
  - Rule-34 –The cash movement i.e. debits and credits for the month is to be placed before Board based on the report generated with the help of IT department.
5. DEAF: Every month end the reports of unclaimed deposits of over 10 years of Branches is run in IT Department by switching all the branches and generating various deposits reports product-wise. The total data is consolidated and the amount to be transferred is obtained from the generated reports. By switching to all the branches vouchers have to be originated and responded. The vouchers passed should be tallied with the amount to be passed to DEAF account. The Note has to be submitted seeking approval of transfer of amount. A Note to AGM (RTGS) is to be given for transfer of amount to RBI DEAF cell. After transfer vouchers are to be passed in Head Office and to be authorized.
6. DEAF Forms (I, II, III& IV):
- The amount transferred to RBI till date needs to be reported in Form I to RBI. The details of interest bearing accounts, non-interest bearing accounts and other accounts transferred to E-kuber portal is to be furnished in this report.
  - Claims received from branches relating to amounts transferred to DEAF before bifurcation are to be consolidated and forwarded to RBI through APCOB in Form II.
  - A certificate is to be obtained from auditors regarding correctness of the returns submitted to RBI-DEAF relating to transfer to DEAF account and for the claims made.
  - The Note has to be submitted after obtaining auditors certificate and the returns have to be sent to DEAF cell Mumbai.
  - The Reconciliation certificate of Form III by verifying with Form I is to be sent to DEAF cell, RBI for June and December.

### **Quarterly:**

1. Offsite Surveillance returns (30th June, 30<sup>th</sup> September, 31<sup>st</sup> December & 31<sup>st</sup> March):
- Account type wise return has to be generated in IT department. For some deposits various reports have to be generated. The total deposit position for that quarter has to be tallied with the deposit position of Balance sheet.
  - Total number of loan accounts outstanding and loan accounts disbursed during the quarter are prepared by generating various reports.
  - Information regarding NPA position of that quarter is obtained from RMD department and the information regarding loans is obtained from L&A department.
  - The liabilities of our bank, no of current, saving, term deposits, no. of loan accounts is to be furnished in OSC 1.1; assets of our bank in OSC 1.2; Top 10 depositors, unreconciled entries of that quarter given by reconciliation

dept. in OSC1.3; Submission of KYC reports their due dates and submission dates in OSC1.4 are to be furnished.

- The income of our bank from various heads is to be furnished in OSC2.1; expenditure of bank in various heads is to be furnished in OSC2.2
  - The data obtained from L&A department, retail loans and gold loans information of all branches is consolidated. The total loans outstanding and disbursed are furnished in the OSC 3.
  - The classification of Loans i.e. standard, substandard. Doubtful and loss assets is given in OSC 4. Top 10 housing loans and information regarding investments obtained from Investment Back office is furnished in OSC4.
  - The NPA position obtained from RMD department is furnished in OSC5.
2. Every quarterly review has to be done regarding items in Sundry Debtors and Sundry Creditors. A Note has to be given to departments to reconcile the items in sundries.
  3. FORM-VI:

The status of opening/closing of branches has to be reported to RBI in FORM-VI (Branch open/close). If no branch is opened or closed Nil report is to be submitted. The same is to be duly signed by authorized signatories. The return has to be uploaded in portal and submitted to RBI-RPCD. The signed copies are scanned, converted to pdf and mailed to RBI. The hard copy has to be sent to RBI.

#### **Yearly:**

#### **Statement on Non-Banking Assets:**

The information is to be acquired from premises and HFC department regarding nonbanking assets of our Bank. The same needs to be in the statement signed, uploaded in portal and submitted to RBI-RPCD and signed copies of return need to be scanned and mailed to RBI in PDF format.

#### **Table-34:**

The information pertaining to location of branches and Head office is to be reported to RBI in the form of statement duly signed statement to be scanned, converted to pdf & mailed to RBI. The return has to be uploaded in portal and submitted to RBI-RPCD.

#### **Provision for other assets:**

The provision for other assets is to be made before closure of year ending for items pending for more than 90 days. The information of others assets pending for more than 90 days is obtained from respective departments. The Note to be submitted for making Provision and vouchers are to be passed debiting profit & loss account,

#### **Year ending process:**

A Note to all the departments with regard to Year ending process like provisioning, keeping unpaid expenditure in outstanding liabilities etc. is given.

#### **BUDGET:**

Every year during the month of January circulars will be issued to all the Branches and all departments at HO for the budget proposals for the next financial year. On receiving the same proposals are consolidated and placed before the Board/General Body. After approval at board the Branches and departments are communicated with the copy of budget and resolution.

**Additional Budget:**

Every year during the month of January circulars will be issued to all the Branches and all departments at HO for the additional budget proposals for the current financial year. On receiving the same proposals are consolidated and placed before the Board/General Body for ratification. After approval at Board/General Body the same has to be communicated to Branches and departments with the copy of resolution.

**Appropriation of Net profit:**

After closure of 31st march out of Net profit the following appropriation is to be made

- a) 25% to Statutory reserve fund
- b) 15% to ACSF.
- c) Interest on ACSF @ 3% on opening balance of ACSF as on 1st April.
- d) Balance net Profit-Appropriation to the remaining reserves and declaration of dividend to DCCBs and Govt. are to be placed before Board/GB after completion of audit. After approval from GB vouchers are passed by crediting the dividend amount to respective DCCBs current a/c and Govt. through challan to the reserve approved by GB.

**Publication of Balance sheet:**

After approval of Board/GB Audited Balance sheet and P&L are to be published in the Newspaper. For this a Note to PR is to be given for arranging the same. The proof reading is to be done and approval is to be obtained from AGM. The same to be published after final Proof reading. The Audited Balance sheet and P&L A/c and Audited report along with resolution of GB adopting the Audit report and the newspaper/s in which the Balance sheet is published to be furnished to RBI, NABARD.

**Offsite Surveillance returns:**

- a) Based on the Audited Balance sheet, P&L accounts OSC 1 to OSC 5 are prepared.
- b) The information is to be obtained from Board, consolidated and the return is uploaded in OSC 6 (Statement on Management)
- c) The information is to be obtained from RMD, consolidated and return uploaded in OSC7 (Statement on CRAR)
- d) The information is to be obtained from HRD, consolidated and return uploaded in OSC8 (Statement on Bank profile)
- e) Statement on DCB in OSC-9 after obtaining information from all departments of HO, which disburse loans.

**Other duties:**

- Generating report from the GL head 197 for monthly remittance of TDS of H.O. The TDS has to be segregated according to the sections of 94C, 94J, 94H and name of the parties, PAN numbers, amount paid and TDS deducted, and if any short deduction or any shortage of details mentioned above, the same has to be communicated to departments concerned for corrections and obtain the details for arriving at the final amount which has to be paid to Govt. of India, by filling details in challans. Necessary vouchers for remitting the TDS prepared and passed in the system by maker to be authorized.

- Every quarterly the details of monthly remittance of TDS along with PAN numbers, particulars of payments, sections and other details in the proforma of Income tax department to be prepared. The return is filed by collecting the details from salary section for the TDS of contract employees, professionals engaged by the Bank. The return is prepared and submitted to consultant to file before due date. After filing the reports Form 16s are to be generated and have to be distributed to the concern. If any corrections, short deductions are raised by income tax department the corrections are to be made in e-TDS returns and submit to Income tax department.
- When any deficiencies and demand raised by IT department in respect of Branches, the same need to be communicated to Branches concerned for rectification and orders to be sought for payment of any amount to IT department by MD/SOG.
- Authenticate and authorize at checker level. The Quarterly returns prepared and submitted in 'Ensure portal' of NABARD at maker level viz., OSC - 1(liabilities & Assets of bank) OSC-2(Earnings of Bank) OSC-3(Segment/Sector wise Advances) OSC-4(Assets Quality) and OSC-5(Statement of NPAs, OTS, write-off and large advances) and ensure it is tallied with the balance sheet. The un-audited and audited yearly return along with OSC 1 to 5, OSC 6 (Statement on Management) OSC 7 (CRAR of Bank) and OSC 8 (Bank Profile), OSC 9 (DCB position of the Bank) to be verified and authorized at checker level in Ensure portal, NABARD.
- Admin account maintenance by allocating usernames and returns to the departments, which have to submit returns in Ensure portal NABARD such as FMS (frauds returns) by Legal, GLC by L&A, SCB returns by DoS. If any problem arises in the usage of portal, communicate with Mumbai technical Team NABARD to solve the problem.
- All the customer deposits have to be insured with DICGC, the premium has to be calculated and paid to DICGC, RBI on half-yearly basis. By taking the reports from various paths from the OMNI, are to be segregated the deposits of customers, governments, SCBs, Interbank deposits will be arrived at and deposits which are to be insured with DICGC along with premium amount. The premium amount to be transferred to the DICGC through RTGS. Orders for payment of premium to be obtained from 'SOG' with BCO clearance. A return in Form DI to be furnished to the DICGC Mumbai. Vouchers prepared by maker relating to DICGC remittance to be verified and authorized. A certificate from statutory auditors certifying the correctness of admissible deposits need to be obtained and to be sent to DICGC.
- Every half yearly the type wise deposit position of CCBs, SCBs, CUBs and individuals of the Bank has to be submitted to the RBI. The generated reports from the OMNI from various paths have to be summarized in excel sheet into current account, Term deposits. The final report has to be entered in the RBI RPCD portal, and the hard copy duly signed by the authorized signatories has to be scanned and converted to PDF and send to RBI through email. Hard copies also have to be submitted to the local office RBI.
- Return on actuarial valuation of deposits on half yearly basis to be furnished to RBI.
- Filing of Income Tax returns of the Bank, Associating and coordinating with APCOB relating to Income tax appeals and cases prior to bifurcation.
- Attending to Tax audit work Generating and preparing the expenditure heads, branch wise to give the details to the auditors for the tax audit purpose.

**Others:**

- a) The departments as per their requirement give Note to open new GL Heads. For the same Note orders are to be taken and a Note to DGM (IT) is to be given describing opening of account on which side of Balance sheet and profit & loss account.
- b) To attend for audit and NABARD inspection. StCB statements should be prepared for NABARD inspection. Compliance is to be given for observations of NABARD, LFAR and concurrent audit.
- c) Submission of new returns, if any, in RBI-RPCD portal & NABARD-ENSURE portal.

Name of the Department : **Funds & Accounts**  
Name of the Section : **KYC/AML**  
Designation of the employee : **Manager**

**Duties and responsibilities:**

Guiding the Staff Assistant in attending and completing the following entrusted work smoothly:

- Generating Monthly KYC statement for all the Branches in the CBS.
- Consolidation of KYC statement of all the Branches after generating report in the CBS through Back up in IT Department.
- Comparing the KYC statement with previous month statement and placing the status before the Senior Officers.
- Furnishing Monthly KYC statement to NABARD and M.D in the first week of every month.
- Obtaining monthly KYC statement from branches.
- Generation of CTR report in CBS every month on number of accounts of individuals and institutions.
- Obtaining CTR and NTR forms duly filled in, from the Branches wherever considered necessary.
- Entering the details of CTR and NTR accounts obtained from Branches in the given format.
- Checking the authenticity of transactions on the Name screening list.
- Obtaining Quarterly STR certificates from the Branches.
- Preparing and communicating the KYC/AML policy changes to the Branches, from time to time, as per the instructions given by RBI.
- Preparing Board Note for the proposed KYC/AML policy changes for approval from Board of Management.
- Coordinating with IT department for any reports that need to be furnished to RBI/NABARD.
- Monitoring scanning of KYC Records to be done by all the Branches from time to time.
- Uploading the KYC Record on the Central KYC Records Registry portal of CERSAI.

In addition to the above the Manager shall perform the following duties:

- Obtaining number of Total Freeze and Debit Freeze accounts from IT department every month.
- Verifying the Monthly KYC statement prepared for all the Branches which is to be furnished to M.D and NABARD.
- Verifying the List of CTR and NTR accounts entered in the prescribed formats.
- Coordinating for uploading CTR and NTR reports before 15th of every month in FINnet gateway portal of FIU-INDIA.
- Monitoring and analysing the STR alerts given by the competent authority for every quarter.

- Checking each and every account that were triggered in STR alerts and if found anything suspicious, informing the same to higher officials.
- Verifying the authenticity of transactions in the Name screening list.
- Allotment of Unique Customer Identification Code (UCIC) for individuals who are having more than one account.
- Testing of newly introduced Modules if any pertaining to KYC/AML.

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Name of the Department : **Funds & Accounts**  
Name of the Section : **Risk Management Dept.**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

**ALCO meetings:**

- Gathering the following information from other departments:
  - DCCB Term Deposits & Depositor loan from FD section.
  - Commitments and Receipts, DCCB's inflow & outflow and IC meeting Proceedings from Investments (Front office).
  - Rate-wise Lending's and Borrowings from L&A.
  - Rate-wise ST, LT investments from Investments (Back office).
  - Non Agri. Gold Loans at APCOB & DCCB level from L&A.
- Preparation and communication of Notice and Agenda to all the committee members for ALCO Meetings.
- Preparation of meeting proceedings and communicating the same to all the members of the committee.
- Communicating the decisions taken by ALCO to the respective Departments for implementation.
- Placing the minutes of ALCO before the Board of Management regularly.

**Financial particulars:**

- Preparing financial particulars of our Bank for furnishing quarterly return to NABARD.

**CRAR:**

- Computation of Capital to Risk Weighted Assets Ratio (CRAR) in the proforma as prescribed by NABARD on Quarterly basis and placing the subject before RIMCO for favour of information.

**Branch viability:**

- Preparing the Branch Viability Statement based on the financial particulars of the branches as per the existing Transfer Price Mechanism (TPM) and forwarding the statement to all the Branches with an advice to improve the performance of the branches.

**NPA's:**

- Collecting the information pertaining to asset classification, Branch-wise NPA's, Sector/ Purpose-wise NPA's from various departments/ sections, on quarterly basis. Consolidating the information, arriving at the provisions and placing the information before the Higher Officials for further action and also before Risk Management Committee (RIMCO).
- Net worth: Computation of Net Worth as per NABARD inspection report on quarterly basis.

In addition to the above the Manager shall perform the following duties:

- Govt. Insurance Schemes (Eg. PMJJBY & PMSBY):

- End of every month, auto debit the enrolled customers' accounts of the schemes.
- Validate the data according to their conditions and mandatory fields, enter the vouchers and send money to LIC & NIC through NEFT and RTGS.
- Communicate the details of accounts and remitted amount to their Bank A/c. to Chief Officers of LIC and NIC.
- Send the Auto debited Customers list to the concerned branches for acknowledgement.
- Send claims to LIC and NIC for settlement.

### **Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Advance Tax: Collecting Projected Income & Expenditure from all the departments. Preparation of projected profit & Loss Account for assessment of Advance Tax.
- Structural liquidity: Collecting and preparing Maturity pattern of Assets and Liabilities. Preparation of structural liquidity statement and Interest Rate Sensitivity Statement on quarterly basis for furnishing to NABARD and placing before ALCO for information.
- Audit: Preparing and furnishing required Statements to the Auditors during Statutory Audit. Furnishing compliance to the observations made in the Long Form Audit report (LFAR).
- NABARD inspection: Preparing various statements for the purpose of NABARD inspection and furnishing compliance to the observations made.
- RIMCO:
  - Preparation and communication of Notice and Agenda to all the committee members for RIMCO Meetings.
  - Preparation of meeting proceedings and communicating the same to all the members of the committee.
  - Communicating the decisions taken by RIMCO to the respective Departments for implementation.
  - Placing the minutes of RIMCO before the Board of Management regularly.
- Bulk deposit proceedings:
 

Noting down the higher rate of interest given to institutions and associations of all the branches on Bulk Deposits in the Register (Higher Rate of interest) and arranging for modification of interest rate in the system by the IT Department and placing the information before ALCO for ratification.
- Cash flows:
 

Preparing Cash flows statement for furnishing quarterly return to NABARD.

In addition to the above, Manager shall perform following duties:

- Performance indicators: Calculation of average working funds on monthly basis and furnishing the relevant statistical data to P&D Dept. for preparation of the Annual Administrative Report and Development Action Plan.

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Name of the Department : **Loans & Advances–**  
Name of the Section : **Short Term-Policy**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

**SAO Policy and Weavers Policy:**

- Obtaining NABARD Policy for the Financial Year and placing it before the Board of Management for approval.
- Communication of the NABARD policy to all the DCCBs and designated Officers concerned after its approval.
- Preparation and formulation of APCOB Policy and Operative guidelines for the Financial Year and placing it before the Board of Management for approval.
- Communication of the APCOB Policy to all the DCCBs and designated Officers concerned after its approval.
- Communication of rates of interest to all the DCCBs, from time to time, whenever they undergo changes.

**Sanction of SAO limits:**

- Communicating the DCCBs for submission of the SAO Credit limit applications for the Financial Year as per the NABARD Policy guidelines and ensure furnishing of all the necessary documents along with the Board Resolution.
- Obtaining the Credit Limit Applications from the DCCBs and scrutinizing them.
- If any defects in Credit Limit applications are found, they are communicated to the DCCBs concerned and obtained the correct statements.
- Preparation of Realistic Lending program (RLP) for the Financial Year.
- Fixing of the Targets for Kharif and Rabi seasons and placing the same before the Board of Management for approval.
- After getting approval, communicating the same to all DCCBs and concerned designated Officers.
- Fixation of Proposed limits separately for Kharif and Rabi seasons to the DCCBs for the Financial Year and placing the same before the Board of Management for approval.
- After getting approval, communicating to all DCCBs and concerned designated Officers.
- Obtaining the necessary documents for sanctioned limits. If any defects are found in the documents, communicating to the concerned DCCBs and obtaining the correct documents.
- Preparation of NABARD application for Short Term Credit Limits for financing Seasonal Agricultural Operations (SAO) for the Financial Year.
- Placing the subject of Credit Limit request to NABARD, before the Board of Management for Consideration.
- Forwarding Credit Limit application to NABARD, after getting approval.

- After getting sanction letter from NABARD for the limits, furnishing necessary documents to NABARD.

#### **Sanction of Weavers limits:**

- Communicating the DCCBs for submission of the Weavers Credit Limit applications for the Financial Year as per the NABARD Policy guidelines and ensure that all the necessary documents along with the Board Resolution are furnished.
- Obtaining the Credit Limit Applications from the DCCBs and scrutinizing them.
- If any defects in Credit Limit applications are found, communicating the same to the concerned DCCBs and obtaining the correct statements.
- Fixation of Weavers Cash credit limits to the DCCBs for the financial year and placing it before the Board of Management for approval.
- After getting approval, communicating to all DCCBs and concerned designated Officers.
- Preparation of NABARD application for Weavers Cash Credit Limits for the Financial Year.
- Placing the subject of Credit Limit request to NABARD, before the Board of Management for Consideration.
- Forwarding Credit Limit application to NABARD, after getting approval.
- After getting sanction letter from NABARD for the limits, furnishing necessary documents to NABARD.

#### **Additional limits under SAO:**

- Processing the requests of DCCBs for sanction of Additional Limits and placing the subject before the Board of Management for approval.
- After approval, communicating the sanction of Additional limits to the DCCBs concerned.

#### **Interim Limits under Weavers:**

- Processing the sanction of Interim Limits to the DCCBs and placing the subject before the Board of Management for approval.
- After approval, communicating the sanction of Interim limits to the DCCBs concerned.

#### **Request for Additional limit from NABARD:**

- Placing the subject of Additional Credit Limit request to NABARD, before the Board of Management for Consideration.
- After approval, preparation of NABARD application for Additional Credit Limits for financing Seasonal Agricultural Operations (SAO) for the Financial Year and forwarding the same to NABARD.
- After getting sanction letter from NABARD for the limits, furnishing necessary documents to NABARD.

#### **Non Overdue Cover(NODC):**

- Obtaining the Monthly NODC statements from the DCCBs and duly verifying the correctness of the figures with our records and consolidating them.
- Furnishing the NODC to NABARD every month by 20th of Succeeding month.

**Negotiable Warehouse Receipts(NWR):**

- Obtaining the Monthly and quarterly NWR statements from the DCCBs and consolidate them.
- Furnishing the consolidated monthly statements to NABARD and quarterly statements to SLBC.

**Natural Calamities and Drought:**

- Communication of NABARD Guidelines on Relief measures to farmers affected by Natural Calamities.
- Obtaining the quarterly Natural calamities statements from the DCCBs, consolidating and forwarding the same to NABARD and SLBC.

**SLBC:**

- Furnishing of data as and when requested by SLBC in their prescribed formats.
- Communicating the SLBC circulars to the DCCBs and obtaining data from the DCCBs.
- Consolidation of data and forwarding to the SLBC in stipulated time.

**NABARD:**

- Furnishing of data as and when requested by NABARD in prescribed formats.
- Communicating NABARD circulars to the DCCBs and obtaining data from the DCCBs.
- Consolidation of data and forwarding to NABARD in stipulated time.

**State Level Technical Committee(SLTC):**

- Communicating the DCCBs for convening of DLTC meeting for fixing the Scale of Finance for succeeding year.
- Obtaining the DLTC proceedings from the DCCBs and obtaining the data from Govt. Departments concerned.
- Consolidation of DLTC proceedings for SLTC meeting.
- Preparation of Notice and Agenda for SLTC meeting.
- Preparing the SLTC meeting proceedings.
- Communicating the SLTC proceedings to the DCCBs and Designated Officers.
- Obtaining action taken report at DCCBs level.

**HLC/State Level Task Force (SLTF):**

- Furnishing compliance report on the observations made by High level committee (HLC)/State Level Task Force (SLTF) in the meetings.

**Weavers per-loom Scale of Finance:**

- Obtaining the data from the DCCBs regarding per-loom Scale of Finance followed at District level.
- Obtaining the data from Directorate of Handlooms and Textiles and other departments concerned.
- Consolidation of data obtained from DCCBs.
- Preparation of Notice and Agenda for State Level Implementation Committee (SLIC) meeting.

- Preparing the SLIC meeting proceedings.
- Communicating the finalized Per-loom Scales of Finance for new looms to the DCCBs and Designated Officers.

**Credit Policy Committee:**

- Preparation of Notice and Agenda for Credit Policy Committee meeting.
- Preparing and communicating the Credit Policy Committee meeting proceedings to the concerned.

**Miscellaneous:**

- All the sanctioned/operative limits under all purposes are communicated to ST (Operations) section.
- Preparing Draft board subjects of the Dept., viz., Targets and Achievements, Defaults, etc.
- Dealing with all Legal Matters related to ST, grievances or representation from DCCBs/PACS or any individual borrowers.

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Name of the Department : **Loans & Advances**  
Name of the Section : **Short Term-Govt. Schemes & Misc.**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

➤ **Daily Disbursements:**

- Obtaining Daily Disbursements from DCCBs and consolidating the same.
- Forwarding the consolidated data to higher financing agencies/ authorities and SLBC for every fortnight.
- Obtaining PACS-wise disbursements from DCCBs for every fortnight.

➤ **Demand Collection Balance (DCB):**

- Obtaining DCB statement from ST Operations Section, consolidating and forwarding the same to Banking Dept. on monthly basis.
- Obtaining information from the Departments concerned, preparing Agenda Note on DCB (quarterly) and placing before the Board of Management for information.

**NABARD Returns:**

➤ **Ground Level Credit(GLC):**

- Communicating the DCCBs to forward the GLC statement for every month by 5th of succeeding month.
- Verifying the received statements for their correctness.
- Communicating the DCCBs concerned, in case if any corrections are needed and obtaining the revised statements from DCCBs.
- Consolidation of the Statements furnished by the DCCBs.
- Preparation of consolidated Statement in two proformas as prescribed by NABARD and furnishing the statements to NABARD.

➤ **Kisan Credit Cards (KCC):**

- Communicating the DCCBs to forward the CKCC statement Monthly and Quarterly by 5th of succeeding month.
- Verifying the received statements for their correctness.
- Communicating the concerned DCCBs, in case if any corrections are needed and obtaining the revised statements from DCCBs.
- Consolidation of the Statements furnished by the DCCBs and furnishing the statements to NABARD by 8th of succeeding month.

➤ **Weavers NODC:**

- Obtaining the weavers NODC statements from DCCBs every month by 15th of succeeding month.
- Verifying the received statements for their correctness.
- Communicating the concerned DCCBs, in case if any corrections are needed and obtaining the revised statements.

- Consolidation of the Statements furnished by the DCCBs and furnishing the statements to NABARD.
- **Weavers Credit Cards:**
- Obtaining the weavers Credit Cards statements from DCCBs every month by 15th of succeeding month.
  - Verifying the received statements for their correctness.
  - Communicating the concerned DCCBs, in case if any corrections are needed and obtaining the revised statements.
  - Consolidation of the Statements furnished by the DCCBs and furnishing the statements to NABARD.
- **Category-wise (SC, ST, BC, etc.) Statements:**
- Obtaining the Category-wise statements from the DCCBs.
  - Consolidation of the Statements furnished by the DCCBs.
  - Furnishing the report whenever needed by NABARD/other agencies.
- **CRR & SLR-Quarterly:**
- Obtaining information from all 9 DCCBs every month.
  - Consolidation of the Statements furnished by the DCCBs.
  - Placing the consolidated statements before the Board of Management for information.
- **Final Crop wise particulars from DCCBs:**
- Obtaining Final Crop-wise particulars from all the 9 DCCBs for Kharif and Rabi seasons.
  - Verifying the received statements for their correctness.
  - Communicating the concerned DCCBs, in case if any corrections are needed and obtaining the revised statements.
  - Consolidation of the Statements furnished by the DCCBs for the record purpose.
- **Interest Subvention:**
- Communicating the Interest Subvention continuation G.O. for the respective years to all the DCCBs.
  - Pursuing with the DCCBs to ensure that all the claims are received within due date.
  - Verifying the correctness of the claims and submitting the consolidated statement to the Auditor for certification.
  - Submitting the certified claim to the NABARD for receiving the claim amount.
  - After NABARD releases the amount, crediting the amounts to the respective DCCBs on the basis of their NODC involvement as also determining the APCOB share on the basis of the own funds involvement.
- **Interest Rebate and Interest Subsidy:**
- Communicating the Interest Subsidy and Interest Rebate continuation G.O. for the respective years to all the DCCBs.
  - Pursuing with the DCCBs to ensure that all the claims are received within the due date.



- Verifying the correctness of the claims and submitting the consolidated statement to the Auditor for certification.
- Submitting the certified claim to the O/o CC&RCS, with a request to pursue with the State Government for release of claim amount.
- Pursuing with the O/o CC&RCS to release the pending claim amounts pertaining to the previous years.
- Issuance of Advance Stamp Receipt and utilization certificate to the O/o CC&RCS when amount relating to the claims is released on a quarterly basis.
- Pursuing with the different departments of the State Government for issuance of the continuation G.O. for consecutive years.
- Communicating the tentative provisions to be made in the Budget estimates or Revised estimates to the O/o CC&RCS.
- Furnishing the required information to the O/o CC & RCS regarding the scheme by collecting information from the DCCBs.

➤ **Vaddi Leni Runalu/ Pavala Vaddi Scheme:**

- Communicating the extension G.O. for the Vaddi Leni Runalu/ PavalaVaddi Scheme to all the DCCBs.
- Pursuing with the DCCBs on a daily basis to submit the VLR/PV Claims.
- Pursuing with the VLR Agri Cell, O/o Director of Agriculture for early release of amounts.

➤ **Crop Loan Waiver and other Schemes of State and Central Govt.:**

- Communicating the Scheme guidelines, if any, given by the State or Central Government to all the DCCBs, from time to time.
- Obtaining information from DCCBs on implementation of the schemes as announced by Government, from time to time and furnishing the same to the concerned.
- Communicating with DCCBs and the Government on the irregularities, if any, in implementation of the schemes.

➤ **SLBC Key Indicators:**

- Communicating to the DCCBs for furnishing of SLBC Key Indicators statements every quarter end.
- Verifying the received statements for their correctness.
- Communicating the concerned DCCBs, in case if any corrections are needed and obtaining the revised statements.
- Consolidation of the Statements furnished by the DCCBs for furnishing to SLBC.

**SLBC:**

- Obtaining information from DCCBs and APCOB branches, consolidation and furnishing the same to SLBC as and when required.
- Preparation and furnishing of the reports to SLBC/NABARD/ other agencies.

**Miscellaneous:**

- Maintenance of Form-I, Form-II, Form-IX, Monetary Aggregates, Purpose-wise utilization of funds reports furnished by the DCCBs.

- Obtaining PACS-wise disbursements and loan charge creation particulars from DCCBs.
- Processing and Correspondence pertaining to OTS and other Relief Schemes.

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Name of the Department : **Loans & Advances**  
Name of the Section : **Short Term - Operations**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Feeding of limits communicated by policy dept. in the system at the beginning of the Financial Year.
- Revising the Hundi Number and Year for the Fresh TP Notes against the disbursement of loans for the beginning of the FY.
- Attending the following works while processing of drawal applications received from the DCC Banks:
  - Scrutinize the drawal application to check whether it contains relevant information as per guidelines prescribed by NABARD.
  - Arriving the eligibility based on the available margins in credit limit, NODC, DCCB disbursements, repayments, amount applied, etc.
  - Putting up Note for sanction and disbursement of drawal and seeking approval from higher officials.
  - Feeding the drawal application and credit the drawal amount to concerned DCCB's current A/c after getting approved.
  - Generating the sanction letter and furnishing the same to CCB for record purpose.
  - After disbursing the drawal, intimating the concerned CCB official for necessary action to utilize the drawal amount.
  - Making the relevant vouchers in our books.
  - Monthly monitoring the percentage of APCOB involvement on ground level lendings.
- Monitoring of Due date-wise recovery against our lendings to DCCBs:
  - At the beginning of FY, generating printouts of due date wise, DCCB wise & purpose wise demand register for the recovery in Current FY and furnishing the same to DCCB for recovery.
  - Monitoring regularly the due date register and recovering the amount according to due date register by pursuing with DCCB officials.
  - On receipt of payment, generating the repayment advice and furnishing to DCCB for record purpose.
  - Preparing relevant vouchers to adjust the repayment to the concerned loan accounts.
  - Reviewing the defaults of DCCBs from time to time and pursuing timely recoveries.
- Interest Application:
  - Application of Interest on Half yearly basis on fixed dates i.e., 30th September & 31st March for ST loans.
  - Application of Interest on monthly, yearly basis at the end of every month for the purpose of Gold Loans and other loans.

- Application of Interest on all loans on monthly basis on dummy module.
- Communicating the accrued interest to DCCB officials and pursuing with them until the recovery of the amounts.
- Generating the repayment advice and furnishing to DCCB for record purpose.
- Preparing relevant vouchers to adjust the repayment to the concerned loan accounts.
- TP Notes pledged with NABARD
  - Checking every month DCCB-wise and purpose-wise cover of pledged TP Notes and removing the matured TP Notes as on month end and pledging fresh TP Notes according to reduction in coverage of pledged TP Notes.
  - Maintaining a record of all live TP Notes for every month end for the verification of NABARD officials on Quarterly basis and furnishing the certificate to that effect to NABARD.
  - Keeping in safe custody of all matured and live TP Notes DCCB-wise for all the years as the agent of NABARD.
- NABARD Refinance
  - Preparing the bank-wise and purpose-wise assessment chart for available margin to borrow from NABARD against our lendings to DCCBs.
  - Selecting TP Notes already pledged to NABARD and fresh TP Notes to be pledged to NABARD for the purpose of NABARD drawal against the DCCB concerned.
  - Preparing NABARD application and checking the generated NABARD drawal hundi report for furnishing to NABARD along with prepared drawal application format.
  - After receiving the drawal amount from NABARD, making relevant vouchers and creating purpose-wise and bank-wise fresh NABARD borrowing accounts in our books.
  - Making correspondence with NABARD on operational aspects.
- NABARD Repayment
  - Maintaining a record of due date-wise payable demand to NABARD.
  - Maintaining rate-wise NABARD borrowing outstanding for tallying the interest demand of NABARD by calculating manually.
  - Running the Interest application on NABARD borrowings and tallying with NABARD interest demand and also with the manually calculated record.
  - Making timely repayments to NABARD and preparing relevant vouchers by closing the borrowing accounts.
- Miscellaneous:
  - Posting of ledgers for lendings and borrowings.
  - Maintaining daily transaction register both for ST and IF operations.
  - Maintaining the scroll of drawals (date-wise drawals and disbursements).
  - Maintaining ledger for Interest accrual and recovery.
  - Preparation and furnishing of the information regarding rate-wise outstandings on monthly, Maturity Pattern on Quarterly, defaults/NPA

classification, DCB statements, projected income and expenditure for advance taxation to RMD.

- Furnishing the information regarding ground level achievement and refinance availed by DCCBs against the targets to the P&D Dept. on quarterly basis.
- Furnishing the information of "due date-wise NABARD demand" to Investment Dept. for arrangement of funds on monthly basis.
- On approval from higher authorities, preparation of funds indent letter for the amount of NABARD repayment and furnishing to Banking Dept.
- Obtaining the Confirmation of balance Certificates from the CCBs and also confirming the balance certificate to NABARD on borrowings on Half year/Yearend basis.
- Calculating the requirement of share capital linkage on DCCB borrowings under ST, LT, Weavers loans and collecting the share capital amount when it is required and communicating the same to Banking Dept., to issue Share Certificate for that amount.
- Calculating the Maximum/Reserve Borrowing power of the Bank as per the Audit report of the Bank.
- Preparing Board subject on NABARD limits & Margins, payable demand to NABARD, NPA position of L&A dept. for information.
- Generating the purpose-wise, DCCB-wise transaction report during last FY and furnishing to DCCBs for their Year-ending process.
- Generating ALL OK statements for every half-year.
- Safe custody of documents related to drawal applications.

Name of the Department : **Loans & Advances**  
Name of the Section : **Long Term Loans**  
Designation of the employee : **Manager**

### **Duties and responsibilities**

Attending to the following items of work along with Staff Assistants and holding responsibility in completion of the entrusted work smoothly:

#### **Framing of LT Policy for the financial year:**

- Obtaining the financial particulars such as Audit classification, CRAR position, NPA position, Borrowing and Lending's outstanding's of all the DCCBs for the preceding 3 years to work out the eligibility criteria of the DCCBs.
- Arriving allocation, basing on the financial parameters of the DCC Banks and after the approval, placing the subject before Board of Management. Thereafter, its communication to all DCC Banks.
- Basing on the NABARD policy, preparing Long Term Loaning Policy for the financial year by taking into consideration of all financial parameters and after the approval, placing the subject before Board of Management. Thereafter, its communication to all DCC Banks.
- Working out the Final allocation for the financial year, basing on the policy framed and after the approval, placing the subject before the Board of Management. Thereafter, its communication to all DCC Banks.
- Obtaining Loan agreements from the DCCBs for the total allocation and verifying the same before getting it executed by the authorized signatories.
- Communicating the rates of interest on LT loans to DCCBs as and when they are revised with the approval of the Board.
- Reviewing of LT Loaning programme for every quarter.
- Attending to the requests from the DCCBs such as enhancement of allocation, enhancement of allocation for a specific purpose and any other requests relating to policy.
- Furnishing the information regarding ground level achievement and refinance availed by DCCBs against the targets to P&D Dept. on Quarterly basis.

#### **NABARD Borrowings under LT Loans:**

- Consolidation of R.I claims to prefer drawal to NABARD under various purposes pertaining to various DCCBs.
- When the drawal amount is sanctioned by NABARD, adjusting the same to concerned accounts by passing necessary vouchers.
- Maintenance of LT Borrowings manually as per the repayment schedule communicated by NABARD which is rate-wise and due-date wise.
- As per the due-dates, arriving at principal and interest amount payable to NABARD manually and tallying with the demand raised by NABARD.
- Calculation of interest for every month to feed the same in dummy platform.
- Calculation of interest for every half-year.
- Preparation of projected expenditure for the financial year.
- Preparation of rate-wise borrowings, to furnish the same to RMD.
- Preparation of Asset Liability Management statements.

- Confirming the outstanding balance to NABARD on borrowings on Half year/ Year-end basis.
- Generating ALL OK statements for every half-year.

#### **Government sponsored schemes:**

- Communicating the Circulars received from NABARD under various Government sponsored schemes to DCCBs.
- Verification of Subsidy claims submitted by the DCCBs under various Government sponsored schemes before recommending the same to NABARD.
- When the subsidy amount is released by NABARD, crediting the same to the concerned DCCB's current account by passing necessary vouchers.

#### **Special Development Debentures (SDDs):**

- Maintaining the Borrowings manually under SDDs which comprise of NABARD, GOI and GOTS share.
- As per the due-dates, arriving at principal and interest amount payable to NABARD, GOI and GOTS manually and tallying with the demand raised by NABARD.
- Pursuing with NABARD and GOI for return of matured Bonds.
- Calculation of interest for every month to feed the same in dummy platform.
- Calculation of interest for every half-year.

#### **Statutory Reports:**

- Obtaining the Purpose-wise disbursements from the DCCBs on monthly basis, verification and consolidation of the same.
- Obtaining the Sector-wise disbursements from the DCCBs on monthly basis, verification and consolidation of the same.
- Obtaining the DCCB-wise and PACS-wise disbursements from the DCCBs on monthly basis, verification and consolidation of the same.
- Basing on the consolidated reports, preparation of statutory reports to GOI, CC&RCS and NCARDB Federation.
- Preparation of Quarterly report on Borrowings outstanding's and submission of the same to Government of Andhra Pradesh.

#### **Internal Reports to other departments:**

- Preparation of Demand, Collection and Balance statement (every month).
- Preparation of Defaults statement (every month).
- Preparation of OSC statement (every month).

#### **Job Description of Staff Assistant-24 – S2(L&A-LT-Operations)**

- Feeding of limits/allocation as per the due-dates of the DCCBs in LT module at the beginning of the Financial Year.
- Verifying the loan agreements received from the DCCBs.
- As and when the R.I Claim is received from the DCCBs, the processing of drawal applications under LT Loans as under:
  - To scrutinize the drawal application as per the guidelines laid down in the LT policy for the financial year.

- To arrive at the eligibility of the R.I Claim.
- Put up for orders for sanction and release of drawal from higher officials. On approval, crediting the sanctioned amount to the current account of the concerned DCCB.
- Generating the sanction letter and communicating the same to the concerned DCCB.
- To pass necessary vouchers in books of accounts.
- Maintaining the purpose-wise disbursements details manually for both Normal and LTRCF Loans.
- Maintaining the details of loans sanctioned manually and placing the same before the Board of Management for ratification.
- Monitoring of due date-wise recovery against our lendings to DCCBs:
  - At the beginning of the Financial Year, generation of Demand for each and every DCCB as per the due-dates to arrive at the tentative Demand for the financial year.
  - As per the due-date of the DCCB, generation of tentative demand and communicating the same to the DCCB for making payment on the prescribed due-date.
  - On repayment, generating the repayment advice and communicating the same to the DCCB.
  - Passing on necessary vouchers for repayment.
  - Monitoring overdues in LT lendings.
- Interest Application for LT Purpose:
  - Application of LT Interest on monthly basis at the beginning of every month in dummy platform.
  - Application of LT Interest Live on Half-Yearly basis.
  - Tallying interest accrual/applied/receivable/received.
- NPA Application under LT Loans
  - Application of LT NPA Live on Half-Yearly basis.
  - Preparation of NPA Classification statement for every quarter and furnishing the same to RMD.
- Preparation of projected income for the financial year.
- Preparation of Rate-wise Lending's and furnishing the same to RMD.
  - Preparation of statements of Maturity Pattern of loans and furnishing to RMD.
  - Correspondence with IT dept.:
    - Unraised demand.
    - Purpose-wise Lending's outstanding report not tallying with GL Head.
    - Rate-wise outstanding's not tallying with GL Head.
    - Any other operational aspect.
    - Borrowings module – in CBS finalization.
  - Miscellaneous:
    - Maintaining daily transaction register for LT operations.



- Maintaining the scroll of drawals, date wise arrivals and disbursements.
- Furnishing the information of “due-date wise NABARD demand” to Investment Dept., for arrangement of funds.
- Obtaining the Confirmation of Balance Certificates from the DCCBs on Lendings every Half year/ annually.
- Calculating the requirement of share capital on LT Lendings/outstandings DCCB-wise for every quarter for furnishing the same to ST Dept.
- Generating the purpose-wise, DCCB-wise transaction report during last FY and furnishing to DCCBs for their Year-ending process.

Job Description of Staff Assistant-L&A-PMU:

- To review the policy initiated by the NABARD/Apex Bank from time to time and necessary changes/provision is communicated to all the DCCBs for adopting the same.
- To scrutinize the loan applications received from the PACS through the DCCBs as per the operational guidelines issued under the policy framed under the scheme.
- Forwarding the proposal to NABARD for sanction of financial assistance, with the approval of MD.
- Upon sanction of the proposal by NABARD, communicating the same to the concerned DCCB for necessary action.
- Disbursement of loan at the DCCB level and follow up on subsequent refinance at the APCOB and NABARD levels.

Monitoring:

- Preparation of Monthly progress report in a prescribed format on implementation of the PACS-MSM scheme by the DCCBs regularly.
- Placing the status of implementation in monthly CEOs’ conference and furnishing to NABARD.
- Communicating the deficiencies/discrepancies, if any, observed in the progress reports to the DCCBs.

Monitoring of PACS Development Cells (PDCs):

- To liaise with the PDCs, DCCB and the NABARD.
- To take up the issues relating to the PDCs with the NABARD for necessary clarification/action.
- Conducting Quarterly review meetings of the PDC scheme at APCOB HO.
- Making field visits to the PACS brought under the PDC scheme and PACS as MSM scheme from time to time for verifying the maintenance of accounts and also interact with the PACS members to ensure project implementation as per specified norms.

Data preparation:

- Devising formats from time to time to obtain data from the PACS/DCCB to study, analyse and document the progress of the scheme in the state of Andhra Pradesh and also report the progress to NABARD and also at various state level committees.

## Operations:

- Feeding of limits/allocation as per the due-dates of the DCCBs in the PACS-MSM module at the beginning of the Financial Year.
- Verifying the loan agreements received from the DCCBs.
- Processing of drawal applications under PACS-MSM Loans as under:
  - To scrutinize the drawal application as per the guidelines laid down in the PACSMSC policy prescribed by NABARD/APCOB.
  - To arrive at the eligibility of the R.I Claim.
  - Put up File for sanction and release.
  - Credit the sanctioned amount to concerned DCCB's current A/c.
  - To pass necessary vouchers in books of accounts.
  - Communicate the credit advice for the sanctioned amount to DCCB.
  - Maintaining the record of due-date wise installment for loans sanctioned manually.
  - Preparing Board Note on loans sanctioned under MSM and placing the same before Board of Management for ratification on quarterly basis.

## Monitoring recovery of loans on quarterly basis:

- Arriving at the demand (principle) at the quarter end (March, June, September & December) from the DCCB-wise, Due date-wise installment payable sheet, which is manually maintained for each loan to the DCCB by the section.
- Generating the Interest application in the system on loans under PACS-MSM scheme.
- Communicating the Demand (principle & interest) notice to DCCB prior to 10 days of due date to arrange/maintain required funds in their accounts for prompt repayment.
- Running the repayment application in the system by debiting the recovery amount from the current account of DCCB automatically by the system.
- Posting the relevant vouchers in books of accounts & communicating the debit advice for the recovered amount to DCCBs to enter into DCCBs' books.
- Making rectifications, if necessary, after recovery and disbursements in the statement of DCCB-wise, due date-wise demand sheet manually maintained and tallying the same with the loan outstandings with the system.

## Refinance from NABARD:

- Gathering the PACS-wise disbursement data from the DCCB drawals and preparing NABARD drawal for the amount as per the format prescribed by NABARD.
- Preparation of the statement showing the details of PACS-wise, date-wise disbursements by the APCOB for each sanction letter of NABARD.
- Making the relevant vouchers after receiving refinance from the NABARD and maintaining DCCB-wise, due date-wise demand payable to NABARD sheet (After receiving the repayment schedule from the NABARD) manually.
- Making rectifications, if necessary, in the statement of DCCB-wise, due date-wise demand payable sheet which is maintained manually and tallying the same with the loan outstandings as per the system.

#### Repayment to NABARD:

- Tallying the demand payable (Principle & Interest) as per our records with the demand communicated by NABARD for the respective due date (quarter of April, July, October, January).
- After tallying the demand, putting up Note for orders to repayment to NABARD through Banking Dept.
- Making relevant vouchers after payment of demand to NABARD in books of accounts.
- Making rectifications, if necessary, after repayments in the statement of DCCB-wise, due date-wise demand payable sheet manually maintained and tallying the same with the loan outstandings with the system.
- Communicating the confirmation of repayment letter.

#### Interest Application for CC/term loans under PACS-MSD:

- Application of Interest on CC loans on monthly basis at the beginning of every month.
- Application of Interest on term loans on monthly basis in dummy platform and on quarterly basis LIVE.

#### Miscellaneous:

- Internal communication regarding Miscellaneous Payments/IT.
- Giving reminders to DCCBs for furnishing of the information when required.
- Furnishing the information regarding Rate-wise outstanding, demand payable to NABARD, Advance Tax statements, Maturity pattern statements, Defaults statements, Disbursements details and DCB statements to Investment, Banking, RMD, P&D.

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Name of the Department : **Loans & Advances**  
Name of the Section : **Institutional Finance**  
Designation of the employee : **Manager**

### **Duties and responsibilities**

#### **Non-Agri. Gold Loans:**

- Evolving/modification of the policy, allocation of limits to DCCBs and placing the subject before Board for its approval.
- After approval, communicating the policy, allocation of limits together with required Documentation and sanction letter to the DCCBs.
- On receipt of documentation, scrutinize the same for its correctness and inform Operations section for operation of the limits.
- Obtaining Monthly & Quarterly NODC reports from DCCBs and updating the same in register/system.
- Processing and communicating the rates of interest to the DCCBs, whenever changes occur.
- Obtaining data, consolidation and furnishing the same to higher financing agencies like NABARD, SLBC and other agencies, if any, from time to time.

#### **Self Help Groups (SHGs):**

- On receipt of Schematic Lending Policy for the Financial Year from NABARD, preparation of APCOB policy and placing before the Board for its approval.
- Allocation of limits to DCCBs and placing the subject before Board for its approval.
- After approval, communicating the policy, allocation of limits together with required Documentation and sanction letter to the DCCBs.
- On receipt of documentation, scrutinize the same for its correctness and inform Operations section for operation of the limits.
- Obtaining Monthly & Quarterly Progress reports from DCCBs and updating the same in register/system.
- Processing and communicating the rates of interest to the DCCBs, whenever changes occur.
- Obtaining data, consolidation and furnishing the same to higher financing agencies like NABARD, SLBC and other agencies, if any, from time to time.

#### **GoI Schemes:**

##### **Interest Subvention:**

- Attending to the work pertaining to Interest Subvention scheme as announced by GoI, from time to time.

##### **Joint Liability Groups (JLGs):**

- Evolving/modification of the policy, fixing targets basing on the guidelines of SLBC/NABARD and allocation of limits to DCCBs and placing the subject before Board for its approval.
- After approval, communicating the policy, targets and allocations together with required Documentation and sanction letter to the DCCBs.
- On receipt of documentation, scrutinize the same for its correctness and inform Operations section for operation of the limits.

- Obtaining Monthly & Quarterly Progress reports from DCCBs and updating the same in register/system.
- Processing and communicating the rates of interest to the DCCBs, whenever changes occur.
- Obtaining data, consolidation and furnishing the same to higher financing agencies like NABARD, SLBC and other agencies, if any, from time to time.

#### **Non- Farm Sector (NFS):**

- Evolving/modification of the policy, allocation of limits to DCCBs and placing the subject before Board for its approval.
- After approval, communicating the policy, allocation of limits together with required Documentation and sanction letter to the DCCBs.
- On receipt of documentation, scrutinize the same for its correctness and inform Operations section for operation of the limits.
- Obtaining Monthly & Quarterly reports from DCCBs and updating the same in register/system.
- Processing and communicating the rates of interest to the DCCBs, whenever changes occur.
- Obtaining data, consolidation and furnishing the same to higher financing agencies like NABARD, SLBC and other agencies, if any, from time to time.

#### **Institutional Finance:**

- On specific request from institutions for sanction of cash credit/term loan, obtain required information, scrutinize the application and after satisfying, process the application for placing before the Board of management for its approval.
- After approval, communicating the sanction letter to the concerned along with the required documents to be submitted before release.
- On receipt of proper documentation, inform Operations section for operating the CC limit/release of term loan and lodge the documents under joint custody of DGM/AGM of L&A.
- Visiting the units periodically for cross verification of data, book debts, and physical verification of the stock and preparing visit report for placing before the Senior Officers.

#### **Legal Cases:**

- Coordinating with Legal Dept. of the Bank to pursue the progress of legal cases filed in different Courts of Law.
- Prepare draft inputs, make copies available (material papers) in cases.
- Co-ordinate with advocates for obtaining information/status on cases.
- Identification of the pending issues pertaining to legal cases of Courts of Law & DR and place the status before the Senior Officers.
- Make available Xerox copies of important legal documents for use in the SCDR/OSD Courts at APCOB.
- Coordinating and corresponding with APCOB Officials for settlement of legal fees paid/payable, if any, on cases involving both the Banks, as per recommendations of NABCON's report.

- Examining and analysing for placing subjects requiring review of cases before Designated Commissions/Committees for settling financial and other matters pertaining to APCOB & APCOB.
- Examining, analysing and put up cases requiring Govt.'s intervention for settlement of financial and other matters in cases where Govt. stood as guarantee for loans sanctioned by Unified APCOB (APCOB).

**Miscellaneous:**

- Obtaining half-yearly report (on Micro Finance) from DCCBs.
- Maintenance of documents register pertaining to Industrial Units.
- Evolving any other new policy as and when required.

**OPERATIONS:**

- Feeding of limits communicated by policy dept. in the system at the beginning of the Financial Year.
- Revising the Hundi Number and Year for the Fresh TP Notes against the disbursement of loans for the beginning of the FY.
- Attending the following works while processing of drawal applications received from the DCC Banks:
  - Scrutinize the drawal application to check whether it contains relevant information as per guidelines prescribed by NABARD.
  - Arriving the eligibility based on the available margins in credit limit, NODC, DCCB disbursements, repayments, amount applied, etc.
  - Putting up Note for sanction and disbursement of drawal and seeking approval from higher officials.
  - Feeding the drawal application and credit the drawal amount to concerned DCCB's current A/c after getting approved.
  - Generating the sanction letter and furnishing the same to CCB for record purpose.
  - After disbursing the drawal, intimating the concerned CCB official for necessary action to utilize the drawal amount.
  - Making the relevant vouchers in our books.
  - Monthly monitoring the percentage of APCOB involvement on ground level lendings.
- Monitoring of Due date-wise recovery against our lendings to DCCBs:
  - At the beginning of FY, generating printouts of due date wise, DCCB wise & purpose wise demand register for the recovery in Current FY and furnishing the same to DCCB for recovery.
  - Monitoring regularly the due date register and recovering the amount according to due date register by pursuing with DCCB officials.
  - On receipt of payment, generating the repayment advice and furnishing to DCCB for record purpose.
  - Preparing relevant vouchers to adjust the repayment to the concerned loan accounts.
  - Reviewing the defaults of DCCBs from time to time and pursuing timely recoveries.

➤ Interest Application:

- Application of Interest on Half-yearly basis on fixed dates i.e., 30<sup>th</sup> September & 31<sup>st</sup> March for ST loans.
- Application of Interest on monthly, yearly basis at the end of every month for the purpose of Gold Loans and other loans.
- Application of Interest on all loans on monthly basis on dummy module.
- Communicating the accrued interest to DCCB officials and pursuing with them until the recovery of the amounts.
- Generating the repayment advice and furnishing to DCCB for record purpose.
- Preparing relevant vouchers to adjust the repayment to the concerned loan accounts.

➤ NABARD Refinance:

- Preparing the bank-wise and purpose-wise assessment chart for available margin to borrow from NABARD against our lendings to DCCBs.
- Selecting TP Notes already pledged to NABARD and fresh TP Notes to be pledged to NABARD for the purpose of NABARD drawal against the DCCB concerned.
- Preparing NABARD application and checking the generated NABARD drawal hundi report for furnishing to NABARD along with prepared drawal application format.
- After receiving the drawal amount from NABARD, making relevant vouchers and creating purpose-wise and bank-wise fresh NABARD borrowing accounts in our books.
- Making correspondence with NABARD on operational aspects.

➤ NABARD Repayment:

- Maintaining a record of due date-wise payable demand to NABARD.
- Maintaining rate-wise NABARD borrowing outstanding for tallying the interest demand of NABARD by calculating manually.
- Running the Interest application on NABARD borrowings and tallying with NABARD interest demand and also with the manually calculated record.
- Making timely repayments to NABARD and preparing relevant vouchers by closing the borrowing accounts.

➤ Miscellaneous:

- Obtaining of Fortnight/monthly stock statements from the CSFs, monitoring and maintenance of stock registers, receivables etc. if any, in the CSFs.
- Posting of ledgers for lendings and borrowings.
- Maintaining daily transaction register both for ST and IF operations.
- Maintaining the scroll of drawals (date-wise drawals and disbursements).
- Maintaining ledger for Interest accrual and recovery.
- Preparation and furnishing of the information regarding rate-wise outstandings on monthly, Maturity Pattern on Quarterly, defaults/NPA classification, DCB statements, projected income and expenditure for advance taxation to RMD.

- Furnishing the information regarding ground level achievement and refinance availed by DCCBs against the targets to the P&D Dept. on quarterly basis.
- Furnishing the information of "due date-wise NABARD demand" to Investment Dept. for arrangement of funds on monthly basis.
- On approval from higher authorities, preparation of funds indent letter for the amount of NABARD repayment and furnishing to Banking Dept.
- Obtaining the Confirmation of balance Certificates from the CCBs and also confirming the balance certificate to NABARD on borrowings on Half year/Yearend basis.
- Calculating the requirement of share capital linkage on DCCB borrowings under ST, LT, Weavers loans and collecting the share capital amount when it is required and communicating the same to Banking Dept., to issue Share Certificate for that amount.
- Calculating the Maximum/Reserve Borrowing power of the Bank as per the Audit report of the Bank.
- Preparing Board subject on NABARD limits & Margins, payable demand to NABARD, NPA position of L&A dept. for information.
- Generating the purpose-wise, DCCB-wise transaction report during last FY and furnishing to DCCBs for their Year-ending process.
- Generating ALL OK statements for every half-year.
- Safe custody of documents related to drawal applications.

#### **Cooperative Sugar Factories/Institutional Finance:**

- Obtaining of information/ particulars for sanctioning of CC Limits/ Term loans.
- Scrutiny of applications for sanctioning and obtaining approval from the Board.
- Communication of sanction letter along with terms and conditions.
- Obtaining of documentation.
- Feeding of limits sanctioned/renewed in the system.
- Scrutinize the drawal application to check whether it contains relevant information.
- Arriving the eligibility/ Drawing power based on the available margins in credit limit, Sugar stocks, Market price, amount applied, etc.
- Putting up Note for sanction and disbursement of drawal and seeking approval from higher officials.
- Feeding the drawal application and credit the drawal amount to concerned CC A/c after getting approval.
- After disbursing the drawal, intimating the concerned official for necessary action to utilize the drawal amount and collection of consortium amount from the concerned DCCB, if drawal disbursed on consortium based.
- Monitoring of Due date-wise recovery against our lendings to CSFs/ Societies, recovering the instalment amount.
- Interest Application:
  - Application of Interest on Monthly/Quarterly/Half yearly basis on due dates respectively.



- Collection of interest from the concerned CSFs/ institutions from CC A/cs adjusting the same to Loan accounts.
- Miscellaneous:
  - Obtaining of Fortnight/monthly stock statements from the CSFs/APCO, monitoring and maintenance of stock registers, receivables etc. if any, in the CSFs/APCO.
  - Obtaining Utilization Certificates for the previous drawal sanctioned while sanctioning of present drawal.
  - Obtaining of Book Debts and other information from the Societies/ units concerned every month.
  - Convening of Consortium meetings, if financing to CSFs on consortium loan.
  - Receivables received in consortium account, Apportionment thereof and maintenance of separate excel account for apportionment on daily basis.
  - Communication of monthly statements to CSFs/ Consortium Bank, Societies/ Institutions.
  - Maintaining the scroll of drawals (date-wise drawals and disbursements).
  - Maintaining ledger for Interest accrual and recovery.
  - Preparation and furnishing of the information regarding rate-wise outstandings on monthly, Maturity Pattern on Monthly basis, defaults/NPA classification, DCB statements, projected income and expenditure for advance taxation to RMD, OSS to Accounts section.
  - Preparation and furnishing of CMA reports to NABARD on Quarterly basis.
  - Obtaining the Confirmation of balance Certificates from the CSFs/Institutions concerned at the end of the year.
  - Calculating the Internal Lendable resources of the Bank as per the Audit report of the Bank.
  - Generating ALL OK statements for at the end of every month .
  - Safe custody of documents related to drawal applications.\
  - Registers to be maintained: Documents Register, Drawing power register, CC limit sanction register, Insurance policies register, Fixed assets register, Stock statements register.
  - Conducting of Inspections to the CSFs/ Institutions on Half yearly basis.
  - Communicating of defects and obtaining of compliance.
  - Conducting of stock audit every year through Chartered accountants.
  - Obtaining of financial particulars after completion of Audit report from all the CSFs/ Institutions/ Societies.
  - Monitoring the work of Godown Keepers and collecting required information from Godown Keepers.

Name of the Department : **Department of Supervision**  
Name of the Section : **DoS - APCOB**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

➤ NABARD Inspection:

- Correspondence pertaining to NABARD Inspection.
- Conducting Pre-Inspection meeting with Inspecting Officers & Bank Officials.
- Preparation of SCB Statements pertaining to DoS.
- Forwarding SCB and ASC Statements of NABARD to various Departments.
- Uploading statements in NABARD's Ensure portal.
- Coordinating with NABARD Inspection Team & Departments of HO during the course of inspection.
- On receipt of NABARD Inspection Report, placing the Final Inspection Report before Board.
- Forwarding NABARD Inspection Report to all Departments for Seeking Compliance.
- Submitting compliance to NABARD duly seeking Board approval, within 60 days from date of receipt of Inspection Report.

➤ Statutory Audit:

- Appointment of Statutory Auditors.
- Conducting Pre-Audit meeting with Statutory Auditors.
- Coordinating with Statutory Auditors and Departments of HO during Statutory Audit.
- Placing the financial statements before the Audit Committee, Board and General Body for approval.
- Obtaining compliance from branches on Audit observations.
- Obtaining LFAR from Statutory Auditors.
- Obtaining compliance from various departments/branches/CTI for observation in LFAR.
- Preparing and placing the compliance report before Audit committee and Board and furnishing the same to NABARD within 90 days from date of receipt of LFAR.
- Correspondence pertaining to Statutory Audit.

➤ Appointing tax consultants & tax auditors for the financial year.

➤ Audit Committee:

- Preparing meeting notice and Agenda for Audit Committee Meetings and their circulation to the members.
- Preparing proceedings of the Audit committee meetings and their communication to the concerned.
- Preparing Board Note and placing Audit committee minutes before the Board

- Receipt, custody and maintenance of Audit Reports, Registers & Files.
- Allotment of Officers for Branches inspection.
- Allotment of Senior Officers for DCCBs inspection.

### **Duties and responsibilities**

#### **Internal Audit:**

- Appointment of Internal Auditors.
- Obtaining Internal Audit Reports of all Branches, Departments of HO & CTI
- Review of Audit Compliance
- Seeking compliance to various observations of the Internal Auditor observations from all Branches, departments of HO and CTI.
- Preparing weekly progress/status report and placing before higher authorities, as and when required.
- Preparing the monthly progress/status reports and placing before higher authorities, as and when required.
- Conducting half yearly Review Meetings on the consolidated observations with Sr. Officers of the Bank and Internal Auditors and forwarding major observations to departments concerned, for rectification and compliance.
- Placing the Half-Yearly Consolidated Observations before the Audit Committee.
- Organizing physical verification of cash and Fixed Assets of Branches by the Internal Auditor on Half-Yearly and Yearly basis.
- Receipt, custody and maintenance of Audit Reports, Registers & Files.

#### **APCOB Branches Inspection:**

- Allotment of Branches' inspection duties to various officers.
- Reviewing the Inspection Status.
- Obtaining inspection reports and review of inspection observations.
- Seeking compliance to various observations.
- Preparing the weekly Progress/status report for placing before the Higher Authorities.
- Preparing the Monthly Progress/status reports and placing them for Review by Managing Director.
- Receipt, custody and maintenance of Inspection Reports, Registers & Files.

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Name of the Department : **Department of Supervision**  
Name of the Section : **DoS-DCCBs**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

➤ DCCB Inspection:

- Allotment of inspections to various officers.
- Obtaining inspection reports and review of inspection observations.
- Seeking compliance to various observations.
- Reviews and updating the status pertaining to completion of inspections of PACS & branches of DCCBs.
- Preparing the weekly Progress/status report for placing before the Higher Authorities.
- Preparing the Monthly Progress/status reports and placing them for Review by Managing Director.
- Receipt, custody and maintenance of Inspection Reports, Registers & Files.

➤ DCCB Audit:

- Monitoring of DCCBs' Audit, attending to correspondence relating to appointment of Chartered Accountants for DCCBs, Progress in conduct of audit of DCCBs, etc.
- Obtaining various financial particulars from the DCCBs and consolidating the same for updating the financial particulars for presenting before various meetings.
- Receipt, custody and maintenance of Audit Reports, Registers & Files.

➤ Designated Officers Meeting (DOM):

- Preparing Meeting Notice and Agenda for DOM and their circulation to the concerned.
- Consolidating the information received from various departments pertaining to default in furnishing Monthly Returns by the DCCBs and forwarding the same to DCCBs.
- Preparing the proceedings of the DOM and communicating the same to the DCCBs and the concerned.
- Review of reconciliation of Interbank & Inter branch accounts by DCCBs.
- Review of progress in receipt of D.V. files by DCCBs.
- Receipt, custody and maintenance of Registers & Files.

➤ Miscellaneous:

- KYC/AML – Receiving Weekly returns from DCCBs, consolidating and submitting to NABARD on every Friday.
- Monitoring and review of Frauds and misappropriation cases.
- Complaints/Allegations against DCCBs – Calling for remarks from DCCBs, follow up for early disposal of complaints.

- Preparation of Notes to various meetings pertaining to DCCBs vis-à-vis the issues being dealt with the DoS.

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Name of the Department : **Legal and Vigilance Dept.**  
Name of the Section : **Legal & Vigilance**  
Designation of the employee : **Manager**

### **Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

#### **Legal Section:**

- Processing of papers received from other departments of the Bank, Govt. depts., and other agencies.
- Proper maintenance of record and monitoring the movement of files and law books for reference by other Depts.
- Processing of investigation of title of the applicant/vendor to the property offered as security for staff loans.
- Providing assistance in finalization of draft counters prepared by Advocates.
- Providing necessary assistance to other Depts., in filing Para-wise remarks, Counter Affidavits and any other related assistance.
- Arranging review meeting on pending legal cases at periodical intervals.
- Maintenance of list of pending legal cases pertaining to various Departments of the Bank.
- Monitoring the status of pending cases every day/previous day evening through internet and Cause List and report status to the concerned Department about the same and follow up with SLC/Advocates.
- Liaison with Advocates of the Bank, arrange for filing Vakalats, briefing them on various pending cases and attend Courts wherever and whenever necessary.
- Payment of Professional Fee and expenses to the Standing Counsels, Panel Advocates, etc.
- Maintenance of Law Library.
- Attending to any work pertaining to RTI Act, 2005.

#### **Vigilance Section:**

- Processing of papers/complaints/issues received from the other Depts.
- Issuing of "No Objection Certificate" to Staff for sanction of loans and release of property documents, etc.
- Conducting of Sub-Committee meetings on review and monitoring of big frauds exceeding `10.00 lakhs and reporting of frauds exceeding `20.00 lakhs to NABARD.
- Submission of periodical returns on Frauds and Embezzlements to NABARD.
- Conducting Preventive Vigilance Committee Meetings and Review.
- Detection and investigation of mal-practices and follow-up on the investigation reports.
- Conducting disciplinary proceedings against erring employees.
- Preparing charge-sheet, statement of allegations, lists of witnesses and documents etc., and supplying copies of all the documents relied upon and

the statement of witnesses cited on behalf of the disciplinary authority to the accused officer along with the charge- sheet.

- Obtaining orders for appointment of Inquiry Officer/Domestic Enquiry Officer.
- Forwarding required documents to the Inquiry Officer.
- Processing the Enquiry Officer's Report and obtaining final orders of the disciplinary authority.
- Taking proper and adequate action with regard to writ petitions filed by the accused officers.
- Taking up investigation into the petitions received against CEOs of DCCBs.
- To investigate into complaints/allegations relating to an act of corruption, bribery, lack of integrity, lack of devotion of duty or any other matter which has a vigilance angle.
- Dealing with instances of irregularities having a bearing on the integrity or devotion to duty of an employee as may be pointed out by the Audit Department or on an investigation.
- To examine the functions and working of various departments and branches of the Bank from vigilance angle to locate susceptible areas of corruption etc., and to suggest suitable remedial measures.

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Name of the Department : **HRMD & General Administration**  
Name of the Section : **Administration**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work with the assistance of Staff Assistant and holding responsibility, in completion of the entrusted work smoothly:

- Attending to the process of issues of NOCs for
  - Job Interviews; Passport, Visa, Loans; Higher Studies, etc.
- Preparing Service Certificates & Relieving Orders to staff resigning/retiring from services after due process.
- Collecting compensation amount from staff resigning within the agreement period.
- Initiation of work related to Compassionate appointments, if any.
- Initiation and attending the work related to recruitment process for APCOB and DCCBs.
- Initiation and attending the work related to promotion process in all cadres of APCOB.
- Coordinating/Communicating with IBPS for conducting online test for recruitment/promotion.
- Coordinating for conduct of interviews for recruitment and promotions.
- Attending to the requirements at the time of joining by new recruits, viz.,
  - Verifying all documents of candidates who have reported for joining;
  - Allocating Code number to newly joined staff;
  - Opening of Personal Files of newly recruited staff; and
  - Assigning/allotting them to the branches/departments.
- Processing confirmation of employees who have completed probationary.
- Initiating the process of engaging the services of staff on contract basis and renewal of the contractual appointments, if required.
- Attending to work pertaining to deputation of Officers/staff members.
- Initiation of allotment of work to officers/staff and communication to the concerned.
- Attending to amendments of Service Regulations.
- Attending to correspondence pertaining to rule of reservation.
- Preparing the Meeting Notices and Agenda for the meetings related to HRD and circulating the same to the concerned.
- Preparing Transfer and Posting Orders and making substitute arrangements.
- Coordinating and communicating with DCCBs and APCOB branches on various HRD/staff matters.
- Correspondence with CC & RCS, NABARD and Govt. on HR issues.
- Correspondence pertaining to Unions/Associations.
- Attending to the work related to processing of payment of incentives to staff, special allowances etc.,
- Attending to the work of Wage Revision process.



- Attending to pay fixations on Pay revisions, upon promotions etc.,
- Initiation of process of nomination of Management trustees to the employee trusts such as Superannuation/PF/Gratuity etc., if required.

**Monthly duties:**

- Initiating the process for release of annual/JAIIB/CAIIB increments to staff members.

**Annual duties:**

- Initiation of the process of Annual review on Staff Strength requirement at Head Office/Branches and Organisation Chart.
- Initiation of the process of Annual review on HR Policies such as Transfer Policy/Training Policy/Recruitment Policy/Promotion Policy/Staff Service Regulations.
- Initiating the process of annual review on updation of Job charts/descriptions.

**Duties and responsibilities**

Attending to the following items of work with the assistance of Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Maintaining Personal Files and Service Registers.
- Training to Staff of the Bank:
  - Putting up of Note for training programmes;
  - Communicating nominations to the training institutes;
  - Preparation and communication of Office Orders to the staff nominated for training;
  - Collecting reports from trainees;
  - Organising meetings, for presentation of the learnings by the participants to the staff of the Departments concerned.
  - Payment of training/participation fees; and
  - Correspondence related to APCOB-CTI
- Attending to the work of process for selection of CEOs of APCOB/DCCBs.
- Preparing and moving Notes related to disciplinary/legal/court cases.
- Putting up representations received from Staff (Staff Grievance cell).
- Preparing/verifying statements pertaining to Employee Exchange Returns.
- Attending to work pertaining to Property Declaration.
- Attending to the process of collecting CRs and Annual Performance Appraisal Reports.

**Monthly duties:**

- Preparing and Maintaining staff position every month and as and when required.
- Attending to the process of issue of retirement notices and work pertaining to retirement of employees.

**Annual duties:**

- Attending to work pertaining to Property Declaration.

- Attending to work related to Training Need Analysis and furnishing information to APCOB-CTI and other institutions.
- Processing of Leave Applications i.e., Casual Leaves, Privilege Leaves, Medical leaves, Special casual leaves and Maternity/Paternity leaves and attending to related correspondence.
- Processing of Leave encashment of staff members and LTC availment/encashment by the staff.
- Verifying Bio-Metric attendance of all staff members on monthly basis or as required from time to time.
- Scrutiny of OT wages requisitions and process for payment.
- Attend to accrual of Leave i.e., PL, ML, etc., to all staff members and updating in Service Registers.
- Initiation of process of issue of memos to Staff members for unauthorised absence and attendance/leave related issues.
- Updating leave particulars/LTC & PL encashments in Service Registers.
- Maintaining attendance and leave particulars of DCCB employees on deputation at APCOB and Contract employees.
- Allotment of TTD/Srisailam Cottages.
- Arrangement for Deployment of Attenders and allotment of watchman duties.
- Renewal of Gun License from time to time.

**Monthly duties:**

- Furnishing information related to payment of Petrol bills on monthly basis.
- Preparation of loss of pay statement.
- Processing of stop salary/release salary.
- Processing of statement for salary payment to DCCB employees on deputation at APCOB and Contract employees.
- Preparation of Monthly late attendance statement.
- Calculation of Lunch allowance to Watch & Ward staff.

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Name of the Department : **HRMD & General Administration**  
Name of the Section : **Payments Salaries**  
Designation of the employee: **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Creating/Modifying Master Data of employees as and when required.
- Attending to Data Entry pertaining to salaries, viz.,
  - Adhoc Payments
  - Attendance/LoP details
  - Salary Deductions
  - Income Tax related information
  - Modifying DA rates as per IBA circular
  - Increments
  - Allowances (cashier, key, BM, shift, etc.), etc.
- Attending to Salary Process and related activities:
  - Coordinating with IT Dept. to run salary for the month
  - Cross verification of all parameters of salaries
  - Generating & Printing Vouchers related to salaries and deductions
  - Generating Pay slips and sending them to branches concerned along with vouchers
  - Crediting Salaries and Deductions to the accounts concerned, etc.
- Processing of Supplementary salaries.
- Calculating, Processing and making Payments for the following:
  - Honorarium to the President of the Bank
  - Remuneration/salaries to the employees, if any, working on contract basis
  - Salaries of DCCB staff, if any, deputed to work in ITSD
  - Reimbursement of Residential Attender Allowance of Managing Director of the Bank
  - Lease Rent of MD's residence
  - Remuneration to the Medical Consultant
  - Any other such payments as advised by the supervising officer.
- Remitting Income Tax and Professional Tax.
- Remittances pertaining to Insurance deductions, court deductions, Personal Loan Deductions to Offices/Departments concerned.
- Filing TDS returns every quarter (24Q).
- Submitting 26Q details to Accounts Dept. of the Bank.
- Processing and paying Leave Encashments.
- Calculation and payment of OT wages.

- Calculation and payment of Ex-gratia.
- Calculation and Payment of Arrears of Salary, Gratuity, PL Encashment, Medical Aid, etc.
- Generating Form 16 for employees/retired employees (for payments made in the year) of the Bank and making modifications, if necessary.
- Claiming reimbursement for Leave Encashment paid to regular employees from LIC.

**Duties and responsibilities:**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Reimbursement of Bills:
  - Domiciliary Medical Bills – Monthly settlement of bills
  - Scrutinizing and processing Hospitalization expenses for the aspects not covered by insurance agency;
  - Annual Health checkup for eligible staff members upon submission of bills
  - Book Reimbursement Claims.
- Payment of Medical Advance – As requested by employees after scrutiny and as per eligibility criteria.
- Payment of Medical Aid - to all the staff members for every calendar year as per eligibility.
- Payment of Children Education Allowance.
- Group Medical Floater Policy to Regular and Retired staff:
  - Collecting information of family members from staff/retired staff.
  - Making necessary arrangements for calling for quotations from insurance agencies.
  - Forwarding of claims and Coordinating with Insurance Agency for settlement of bills submitted by staff/retired staff.
  - Additions and deletions of members – Adding newly joined staff members or family members of staff.
  - Deleting the names of staff who have resigned from services of the Bank or have expired.
  - Distribution of cards to staff and retired staff.
  - Collecting information for Top Up on insurance policy and forwarding the same to the insurance agency.
- Payment of TA, DA &/or Sitting Fees to:
  - Board of Directors during Board meetings
  - Committee members attending meetings
  - Regular staff and staff on deputation/contract.
  - Salary Advance to Government staff/OSD
  - Attending to Scrutiny, processing and release of Staff loans, viz.,
    - COD/Festival Advance/Housing Loans/Vehicle Loans
    - Insurance for Outstanding Loan amount of staff loans, etc.

- Processing and payment of Terminal Benefits, viz.,
  - Calculation and Payment of Gratuity
  - Calculation and Payment of PL Encashment on Superannuation/Retirement;
  - Preferring Terminal Benefits Claims to LIC under concerned schemes.
  - Calling for NOC of retiring/resigning staff from all Branches, CCS and HFC/CLPC, etc.
- Leave Travel Concession:
  - Calculating and processing requests of LTC Encashment;
  - Processing LTC advance claims after sanction;
  - Scrutiny and processing LTC claims post availment;
- Providing Salary and TA bills details to other agencies/departments for reimbursement.

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Name of the Department : **HRMD & General Administration**  
Name of the Section : **Gratuity and Provident Fund**  
Designation of the employee: **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Verifying correctness of the current Month's Statement of PF SB A/C with all Vouchers.
- Preparing Monthly Receipts and Payments, Reconciliation Statements and Filing EDLI Proforma.
- Making payment of Inspection and EDLI Charges to Regional PF office on PF and Bank Contribution Amount.
- Preparing Vouchers to Debit Pension Amount of staff on Deputation, which is Parked at Sundry Creditors Account for payment to the respective institutions.
- Preparing Vouchers of all payments pertaining to Pension, PF, Inspection and Admin Charges payable to RPF, through the designated Bank and verification thereof.
- Sending Instructions to Banking Section (i.e., Requisition of Funds) to pay amount through designated Bank.
- Verifying correctness of Trust Fund on monthly basis.
- Submission of monthly returns to the PF Office within the stipulated time.
- Verification of maturity of FDs with Central, State, and PSU's.
- Issue of Refundable and Non-refundable loans to staff members and carrying the process after sanction.
- Settlement of PF Amount to Retired and Resigned Staff.
- Submission of filled in forms of retired employees to SBI Life Insurance Office.
- Processing of PF loan applications in the middle of the month, in case of emergency.
- Issue of PF balance certificate to the employees, on their request.
- Processing of Non-refundable loans by sending the documents to the legal department, if necessary.
- Taking requests for Voluntary PF and processing their applications.
- Obtaining Demat A/c Statement every Month from SBI and reconciliation thereof.
- Convening PF meetings and preparation of agenda/proceedings and their circulation to the members.
- Verification of balance in the PF Account after completion of salary process.
- Preparation of Day Book, General Ledger and Final Accounts and tallying the amounts of PF contributions and the loans.
- Attending the work relating to inspection done by the Area Enforcement Officer of PF Dept.

- Allotment of Universal Account Numbers (UAN) to the employees by collecting required documents.
- Collecting nominee details from all employees and maintaining the record.
- Renewal of Digital Signatures for Authorization of Pension, Insurance etc., and Uploading Digital Signatures Online.

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Name of the Department : **HRMD & General Administration**  
Name of the Section : **Public Relations Dept. & Library**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

**Public Relations:**

- Making arrangements for BANK Press Meets as and when desired by the Management by contacting the Print and Electronic Media personnel.
- Going through daily newspapers and gathering information on important bank-related and agriculture-related issues at the state and national level.
- Placing important information covered in the newspapers with regard to Bank Press Meets and other important events for information to President, MD and Notice Board.
- Making arrangements for providing 'Stationery Kits' to the newly recruited staff members.
- Providing Identification Cards to the staff members.
- Purchase of Gifts/Mementoes for providing to the retiring employees and VIPs.
- Publication of newspaper ads/notices pertaining to break-open of lockers, calling for tenders, recruitment of staff of APCOB and CEOs of DCCBs, etc., as and when required by various departments.
- Making arrangements and monitoring the celebrations of Republic Day, Bank Formation Day, Andhra Pradesh Formation Day, Independence Day, Co-op Week and other events.
- Preparation of suitable matter for arranging of Flex's/banners as per the requirement of the events/celebrations and arranging for printing and mounting accordingly.
- Arranging for printing of Commendation/Merit Certificates and purchase of Mementos.
- Arranging for printing and supply of pamphlets / banners to branches as part of advertisement campaign of the Bank or as and when the Bkg. Department demands.
- Printing of New Year calendars and diaries.
- Purchasing gift articles duly following the procedure.
- Publication of bi-monthly newsletter of the Bank.  
Preparation of audio / visual Ad. jingles / attractive clippings for broadcast in Radio and TV channels.
- Follow-up action for caller tunes / ring tones / Radio jingles / short films etc., for APCOB.
- Arranging sign boards for the branches.
- Preparation of calendar of events for issue of Advertisements in various newspapers, TV channels, broadcast of jingles in Radio, exhibition grounds etc., and preparation of advertisement material highlighting Bank products.



- Preparation of material for display of banners duly highlighting Bank products during special events.
- Purchase of Token display/Adv. Boards.
- Proposing Annual budget estimates under Advertisement and Gifts & Novelties Head of Account, duly observing the monthly expenditure factor.

**Library:**

- Maintaining the record of books in the library.
- Maintaining the Books Issue Register.
- Processing the proposals to buy new books, as and when required.
- Neat maintenance of Library.

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Name of the Department : **HRMD & General Administration**

Name of the Section : **Inward, Outward and Record**

Designation of the employee : **Manager**

**Duties and responsibilities**

- Receiving letters and circulars from various departments viz., CC&RCS, NABARD, RBI, Govt. of Andhra Pradesh, Govt. of India and others, sorting them and entering the same in the Inward Register.
- Indicating the departments against each letter/circular.
- Circulating all letters and circulars to the departments concerned under acknowledgement.
- Receiving Bills, Cheques, Fixed Deposits and other important material from various departments/Banks.
- Entering all Cheques, Bills etc., in a separate Register and circulating to the departments concerned under acknowledgement.
- Receiving letters from couriers and circulating to the departments concerned under acknowledgement.
- Receiving all Tappals sent through hand delivery and to acknowledge the same. Entering such letters in the Inward Register and circulation to the respective departments.
- Maintaining separate Register for Tappals of MD.

**Outward:**

- Receiving letters and circulars meant for Despatch to DCCBs, NABARD, RBI, CC&RCS and other departments, from all the sections of the Bank.
- Entering all the letters and circulars in the Outward Register.
- Circulation of all internal letters under acknowledgement.
- Despatching the letters and circulars by ordinary post/speed post/ registered post or through courier as directed by the respective sections.
- Circulation of confidential/important letters by Hand Delivery.
- Maintaining imprest account for purchase of stamps and for sending letters through post/courier.
- Making payment to the courier on receipt of acknowledgement.
- Circulation of various circulars meant for Branches through internal couriers.

**Record:**

- Receiving old record which is meant for future use from various departments & Branches.
- Packing the record received from the various departments neatly and labelling the same indicating name of the department, contents and date of receipt.
- Maintaining a register of records with full details.
- On receipt of indent from a particular department, handing over the record under acknowledgment.

Name of the Department : **HRMD & General Administration**  
Name of the Section : **Premises**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Purchase, sale and maintenance of Vehicles.
- Allotment of duties to drivers.
- Allotment of Vehicles to VIPs / Guests / Directors/Officers.
- Verification of log books.
- Recovery of propulsion charges for personal use of vehicles.
- Obtaining of pollution certificates.
- Making travel arrangements viz., purchase of tickets, etc., to the officers of GM and above cadre and Board of Directors.
- Maintenance of attendance registers of Drivers, Sundry debtors and disposal of scrap.
- Hiring of Vehicles and payment of bills.
- Day to day Up-keep and maintenance of buildings.
- Guest house reservations.
- Cleaning and repairing of water tanks, sumps and bore wells.
- Making arrangements for meetings, conferences, felicitation to retiring employees.
- Making Protocol arrangements.
- Purchasing and providing Livery to sub staff.
- Obtaining assembly passes.
- Maintaining Sundry Deposits, Sundry Creditors & Sundry Debtors of Premises Dept.
- Pest Control management.
- Purchase of brief case/bags/rain coats for issuing to staff.
- Payment of property taxes.
- Renewal of insurance policies to the Bank's buildings, furniture, fixtures, fittings, security items at HO and branches.
- Making arrangements for various meetings, conferences i.e., seating arrangements, mike systems, ACs, lights, Cleaning of halls, providing water, tea, snacks and lunch, etc.
- PURCHASES:
  - Water Coolers / Refrigerators /Water Dispensers / Aqua guards
  - Carpets / Curtains / Mats /BSNL Land phones / Cellphones
  - Xerox machines / Fax machines

- Crockery items /Internet connections and intercom phones / Dish TV and Cable TV
- Maintaining records and making correspondence pertaining to Non-Banking Assets and furnishing returns to RBI.
- Maintenance of IT payment particulars of Estate Dept.
- Lifts and generators – purchase and maintenance
- Purchase of lockers, cash chests, gold chests and strong room doors for branches
- Annual maintenance contract (AMC) of lifts, generators, ACs of branches, guest houses and head office
- Maintenance of HT Transformer/LT Transformer of Bank i.e., servicing and oil changing, etc.
- Fire extinguishers - purchase, service and maintenance
- Entering into/Renewal of lease agreements of branches
- Procurement and supply of security equipment to head office/branches such as CC cameras, burglary alarms.
- Procurement and supply of furniture, fixtures, fittings and repairs and their maintenance.
- Space management like making partitions, modifications, shifting of cabins and repairs at HO premises and Guest house.
- Disposal of damaged items/scrap by conducting auction.

### **Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Appointment of security agency, allotment of duties to security personal, monitoring their duties and payment to the security agency.
- Appointment of Housekeeping agency, allotment of duties to Housekeeping personal, monitoring their duties and payment to the Housekeeping agency.
- MAKING PAYMENTS:
  - Electricity bills / Water bills / Petrol & Diesel bills / Pest Control bills / Mineral Water bills / Dish TV & Cable TV bills
  - Daily wages, refreshment and lunch allowances to drivers.
  - Labour charges / Sanitation charges / Dhobi charges/ Drainage cleaning charges / Garbage lifting charges
  - Statutory deduction payments such as Income Tax, GST, etc.
  - Property Taxes of buildings on half yearly basis.
  - Vehicle taxes
  - Telephone, cell phone, FAX machines, Xerox machines, internet connections, and intercom phones
  - Reimbursement of individual cell bills
  - Upkeep and Maintenance bills.

- Insurance of Motor vehicles / fixtures and fittings, etc., in the Branches / Insurance of Buildings.
- ALLOTMENT OF:
  - Guest rooms
  - Cabins to Officers.
  - Security & Gunmen to H.O.
  - BSNL/AIRTEL Phones
  - Xerox machines / Fax machines
- Attending to repairs of civil, electrical, sanitary and plumbing.
- Initiation of proposals for construction of buildings at twin cities.
- Shifting of branches to new premises and opening of new branches, selection of new premises as per the location identified by the bank.
- Construction of RCC strong rooms as per the specifications of RBI/ modifications of branches
- Interiors to branches and other buildings
- Modifications to guest house
- Repairs/additions to buildings guest houses, branches, etc.
- Initiation in preparation of plans, designs and estimates as per the requirement of the bank and getting approval of the competent authority for taking of the works.
- Initiation of calling for tenders for construction of buildings, interiors and other civil works duly publishing tender notices in newspapers and website.
- Evaluation of tenders, entrustment of works and entering into the agreement.
- Initiation for execution/supervision of civil and interior work as per the plans, requirement and site conditions with help of bank's consultant.
- Initiation of recording of measurements of civil and interiors and certification of bills with help of bank's consultant.
- Initiation of electrical maintenance and repairs at HO, Branches, Guest houses, etc.
- Attending to the works relating to Water supply and sanitary maintenance and repairs.
- Initiation of maintenance of 100kw Roof top solar system installed at HO□  
Initiation of technical appraisal of staff housing loans and inspections.

Name of the Department : **HRMD & General Administration**  
Name of the Section : **Stationery**  
Designation of the employee : **Manager**

**Duties and responsibilities**

**Stationery Items:**

- Receiving indents from branches and HO for supply of stationery items.
- Calling for tenders, if required and finalization of suppliers.
- Placing orders with stationery suppliers.
- Distribution of stationery to all Branches and various departments in HO.
- Maintaining stock position in stock registers or in excel sheet.
- Processing for sanction of bills and payment to the suppliers concerned.

**Books & Forms:**

- Receiving indents from the Branches & various departments in HO and supply of the forms.
- Identifying shortage of books & forms.
- Processing for printing and supply of the Books and forms.
- Call for quotations from the reputed printers for printing and supply of books and forms, wherever required.
- After receipt of quotations, finalization of printers and suppliers.
- Issuing work order for printing books and forms.
- Confirming the specifications before printing and verification of stocks on receipt.
- Processing for sanction of bills and payment to the suppliers concerned.

**Budget Estimates:**

- Preparing and furnishing Budget Estimates for income & expenditure items pertaining to Stationery Department to the Banking Department (F&A) every year.

**Advance Tax:**

- Preparing and furnishing information regarding assessment of Advance Tax pertaining to Stationery Section to Banking Dept. periodically.

Name of the Department : **HRGA & General Administration**  
Name of the Section : **President's Secretariat**  
Designation of the employee : **Manager**

**Duties and responsibilities**

- Receiving Tappals and files
- Taking dictations from the President
- Receiving Phone calls/messages – answering appropriately/forwarding calls to President
- Protocol arrangements - Tour arrangements/programmes of the President i.e., booking flight/train reservations, hotel bookings at other places, coordinating with other end officials and non-officials.
- Tours at abroad – International organisations like ICA etc. – Making arrangements like VISA – Travel.
- Getting data regarding targets and achievements, recovery etc., from concerned departments, segregating and providing to the president from time to time, for his information.
- Preparing tour Notes, TA Bills of the President
- Preparing Monthly tour programmes as per the president's advice.
- Placing the daily press clippings on our bank as well as on cooperatives on the President's table for his perusal and information.
- Maintenance of office files subject-wise in the President's office
- Making arrangements for providing refreshments, snacks, tea, lunch, etc., to the visiting dignitaries, as per the President's advice.

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Name of the Department : **HRGA & General Administration**  
Name of the Section : **MD's Secretariat**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- Receiving Tappals and placing before MD. After MD's endorsement circulation to the departments concerned under acknowledgement.
- Receiving files from various departments and placing before the MD duly entering in the register. Returning the files to the officers concerned after MD's endorsement.
- Taking dictations from MD, drafting and typing letters/Notes
- Checking emails, taking print outs and placing before the MD.
- Receiving Phone calls/messages – answering appropriately/forwarding calls to MD.
- Receiving and sending letters/important papers through FAX.
- Protocol arrangements - Tour arrangements/programmes of the MD i.e., booking flight/train reservations, hotel bookings at other places, coordinating with other end officials and non-officials.
- Tours at abroad – International organisations like ICA etc. – Making arrangements like VISA – Travel.
- Noting down the meeting schedules of the MD.
- Getting data regarding targets and achievements, recovery etc., from concerned departments, segregating and providing to the MD from time to time, for his information.
- Preparing tour Notes, TA Bills of the MD
- Preparing Monthly tour programmes as per the MD's advice.
- Placing the daily press clippings on our bank as well as on cooperatives on the MD's table for his perusal and information.
- Indenting and maintaining stationery items for the Peshi.
- Maintenance of office files subject-wise in the MD's office
- Making arrangements for providing refreshments, snacks, tea, lunch, etc., to the visiting dignitaries, as per the MD's advice.

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Name of the Department : **Planning & Development / Institutional Development Dept.**

Name of the Section : **P&D/IDD**

Designation of the employee : **Manager**

### **Duties and responsibilities**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- High Level Committee (HLC) – Sending proposals, if any, to the HLC. Placing the decisions taken in the HLC before the Senior Officers. Preparation of Agenda Notes, obtaining information from Depts. and DCCBs – Action to be initiated on the proceedings.
- Co-option of Professional Directors on the boards of DCCBs – necessary follow up for Compliance with Fit and Proper Criteria of RBI guidelines.
- Opening of Branches by DCCBs: Processing of proposals received from DCCBs for opening of branches – Placing of proposals before HLC sub-committee for approval – Communication of approval to CCBs.
- Amendments to Bye-Laws: - Placing the proposals for amendment to Bye-Laws before the Board & GB for approval and submitting to the CC & RCS for approval of amendments.
- Preparation of Annual Report: Collection of data/information from various Departments, compilation and preparation of Annual report.
- Attending to correspondence on developmental activities initiated by NABARD and furnishing required information.
- Attending to Correspondence with CC & RCS, Principal Secretary etc., pertaining to Cooperative Credit Structure.
- Budget of State Govt. – Preparation of budget estimates for various Govt. Schemes pertaining to our Bank and Coop. Credit Structure by collecting proposals from all the sections of the Bank and submission to Government.
- CCBs Development Fund – Scrutiny of the Proposals received from the DCCBs and their process for sanction and release of reimbursement.
- Payment of Additional Compensation to SCSAs: Scrutiny of the Proposals received from the DCCBs and their process for sanction and release of reimbursement of APCOB's share.
- Personal Accident Insurance Scheme (PAIS): Scrutiny of proposals received from DCCBs and release of reimbursement of APCOB share.
- Crop Insurance: Correspondence with DCCBs and other institutions on the Crop Insurance Schemes and furnishing of information/particulars on insurance coverage & premium paid details, etc., to the concerned.
- Opening of Saving Bank Accounts by CKCC Members of PACS and Social Security Schemes (PMJJBY and PMSBY) – Preparation of Weekly progress report and regular follow up.
- Financial Inclusion – Correspondence with DCCBs and other departments concerned on Financial Inclusion initiatives, Obtaining information, consolidation & submission to the concerned.
- PACS Data: Collection of data from DCCBs – Consolidation and providing PACS financial particulars to government and higher agencies.

- Non-Credit business by PACS – Collecting information on Inputs, consumers, marketing and processing, etc., from DCCBs and furnishing to the concerned.
- Storage Facilities - Collection of proposals, processing and furnishing to higher agencies.

### **Duties and responsibilities:**

Attending to the following items of work along with Staff Assistant and holding responsibility in completion of the entrusted work smoothly:

- DAP of APCOB – Preparation, review of progress on quarterly basis & placing the progress before the Board. Submission of Quarterly Progress Reports on DAP/MoU in respect of APCOB to NABARD.
- MoU/DAP of DCCBs – Attending to correspondence on preparation of DAPs, entering into MoU, obtaining of Quarterly Progress Report (QPR) from DCCBs, Scrutiny and review of progress of QPRs on quarterly basis.
- VAP of PACS - Attending to correspondence on preparation of Viability Action Plan (VAP) of PACS, obtaining of Quarterly Progress Report (QPR) from DCCBs, Scrutiny and review of progress of QPRs on quarterly basis.
- Recovery Action Plans – Correspondence on preparation of Recovery Action Plan by DCCBs – Obtaining information on the Daily/Weekly DCB from all DCCBs – Obtaining of Final DCB – Consolidation.
- Obtaining of monthly progress reports on legal action - Review of the progress in legal action on quarterly basis.
- Obtaining PACS-wise data on Imbalances from DCCBs – Consolidation – Submission to NABARD etc.,
- Nodal Officers – Allotment of DCCBs to APCOB officers as Nodal officers – Allotment of Districts to GMs of APCOB as controlling officers, conduct of meetings of Nodal officers – Review of the progress.
- Rating of DCCBs – Obtaining required information from DCCBs, Allotment of marks as per the guidelines and placing before the Higher Officials for further action.
- Deposit mobilization in DCCBs: Obtaining information – consolidation, fixation of Targets – Monthly/Quarterly Review.
- StCB review meetings – Preparation of Notes - Submission of compliance.
- DCCB CEOs conference – preparation of meeting notice and agenda – obtaining of data from DCCBs – consolidation – Preparation, communication of proceedings of the meeting and necessary follow up.
- Subscriptions: Proposals for membership and payment of subscriptions to various institutions viz., NAFSCOB, NCARDB, NCUI, IBA etc., and attending to related correspondence.
- Tele and Video Conferences: Convening of Tele and Video Conferences as advised by superiors – Communication of Proceedings.
- NAFSCOB and NCARDB meetings: Preparation of agenda Notes to the meetings convened by NAFSCOB, NCARDB and other Institutions by obtaining information from all departments/sections.
- Collection of data from various departments and furnishing of information to Government, NCUI, NAFSCOB, NCARDB, NABARD etc.,

- Education and Exposure visits: Proposals of Education and Exposure tours of President, MD, Directors of the Bank in India & in Foreign Countries organized by NAFSCOB, NCARDB and other Institutions like RBI, NCUI, New Delhi, etc., - Contribution to International Education and Exposure Fund (IEEF) – Attending to correspondence with departments concerned.

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Name of the Department : **Information Technology – Core Banking Solutions**

Name of the Section : **IT APCOB**

Designation of the employee : **Manager**

**Duties and responsibilities - IT-Infrastructure**

- Maintenance of inventory (Hardware, software) such as desktops, printers, thin clients, ATMs, Operating systems installed in all the Branches and HO.
- Movement of Hardware to branches and HO departments based on the requests placed by the users.
- Management of servers housed in the Data Centre (DC) and Data Recovery (DR) site.
- Maintenance of Antivirus and Firewalls, updates and renewals.
- Reviewing the daily reports forwarded by the FMS teams and taking prompt action based on the recommendations given in the reports.
- Ensuring preventive maintenance is taken up in tune with the AMC agreements.
- Maintenance of Network and Internet Connectivity at HO, Branches, DC and DR sites.
- Initiating the process for Procurement of ATM's.
- Initiating the process for Procurement of Hardware, software and other IT and Non IT components for Branches, DC, DR.
- Coverage of insurance for all the IT electronic and non-electronic equipment.
- Preparing Meeting Notice and Agenda for Technology committee meetings, circulation of the same and preparing and releasing the proceedings.
- Preparation of Dead Stock of electronic equipment and all its reports by coordinating with service provider (Presently M/S Infracore).
- Assessing the Software and Hardware requirements of the Bank.
- Modules:
  - SMS Banking; Intranet & E-Ticketing; Dead Stock
  - Testing & Implementation of new modules
- Branches:
  - Ensure that end to end IT related requirements and issues raised by the Branches allotted should be resolved by coordinating with the concerned teams.
  - Shall be Single Point of Contact for the branches allotted.
  - Attending to calls from branches

**Duties and responsibilities - IT-Non IT Infrastructure**

- Maintenance of DC and DR sites of the bank including access controls all security equipment's installed in DC Viz., CCTV, Fire Alarm, PA/C's Raw power/UPS, DG set, window A/C's installed in UPS room, Battery room, and in the IT Departments and Suppressions system, water leakage, system rodent repellent system.

- Reviewing the daily status report on the functioning of the equipment installed in the data centre.
- Reviewing the call sheets submitted by AMC providers.
- Ensuring preventive maintenance is done in time in tune with the AMC agreements.
- Ensure that the communication channels such as Telephones / intercoms installed in the monitoring rooms are working properly.
- Modules:
  - Stationary.
  - OBC and Bills Purchase.
- Branches:
  - Ensure that end to end IT related requirements and issues raised by the Branches allotted should be resolved by coordinating with the concerned teams.
  - Shall be Single Point of Contact for the branches allotted.
  - Attending to calls from branches.

### **Duties and responsibilities - IT-Retail Loan Modules**

- Preparation of understanding document for retail products based on the inputs given by the user departments.
- Guiding and supporting the user departments for preparation of Business Required Document (BRD).
- Coordinating with Infracsoft and user departments for implementing the new modules/products.
- Testing and sign off of retail products.
- New Products and Schemes of APCOB-CBS and testing & Implementation of New Modules and also Verification of OMINI Application New Versions
- Supporting all the Retail modules viz., Savings / Current Deposits, Cash Credit/ OD Accounts, Term Deposit Accounts, All Retail and Gold Loan Accounts, Depositor Loans, Remittances, clearing including Cheque, Any Branch Banking, Inter Branch Transactions, OBC and Bills Purchased, Cheque Book Issue, Locker Module, Share Capital, Investments and Borrowings etc.
- Modules:
  - All Retail banking
  - Gold loan module
  - Personal Loans
  - Educational loans
  - Mortgage Loans
  - SME Loans
  - Vehicle Loans
  - OD Products (SOD, COD, Cash Credit etc.,)
  - Depositor Loans.
  - Other Retail loan products.
- Branches:

- Ensure that end to end IT related requirements and issues raised by the Branches allotted should be resolved by coordinating with the concerned teams.
- Shall be Single Point of Contact for the branches allotted.
- Attending to calls from Branches.

### **Duties and responsibilities - IT-Payments**

- Processing the end to end payments relating to the ITSD based on the invoices raised by various vendors by taking inputs from the concerned departments.
- Menu designing for APCOB CBS
- Maintenance and supporting Intranet.
- Reviewing and renewing the AMC agreements executed by ITSD with various service providers.
- Banks office automation process

#### ➤ Modules:

- Lockers
- RSP, CSP and other project loans
- DBTL, ACH/NACH, CIBIL etc.,

#### ➤ Branches:

- Ensure that end to end IT related requirements and issues raised by the Branches allotted should be resolved by coordinating with the concerned teams.
- Shall be Single Point of Contact for the branches allotted.
- Attending to calls from branches.

### **Duties and responsibilities - IT-APCOB CBS Operations**

- Supervising uploading of interest rates on SB/CA, Term and Other Deposits, Gold Loan rates, Locker Rents, Charges on Cheque and ECS returns, BC's /DD's and OBC's etc., along with service charges.
- Periodical interest application monthly, quarterly, half yearly and Yearly, extraction of Balance Sheet and P&L.
- Setting up of test environment for interest application on dummy platform.
- Performing Interest Application on the dummy platform on monthly basis followed by extraction of Balance Sheet and P&L Account.
- Half year ending and year ending circulars to be issued to branches.
- Initiating year ending activities including applying of charges, miscellaneous income, minimum balance, etc.
- Creating the GL Heads for the New modules.

#### ➤ Modules:

- Term Deposits
- Centralized interest application

- IBT & ABB Module
- BC's & Dd's
- AML modules.
- Branches:
  - Ensure that end to end IT related requirements and issues raised by the Branches allotted should be resolved by coordinating with the concerned teams.
  - Shall be Single Point of Contact for the branches allotted.
  - Attending to calls from branches

### **Duties and responsibilities - IT-Administration**

- Allotment of shift duties to IT Staff
- Backup Administration of APCOB-CBS
- Attendance of on roll and outsourced teams
- Reconciliation of GL Heads owned by ITSD
- Authorizing the transactions relating to any payments in the CBS
- Corresponding related to Trainings
- Verifying and reviewing log registers of outsource staff and on rolls staff.
- Payrolls, PF and Income Tax.
- Modules:
  - HR modules
  - All Staff Loans
  - Sundry Creditors and Debtors Module
  - E-Mail Interface

### **Duties and responsibilities - IT-Compliance/Wholesale Products**

- Compliance to IS audit observations
- NABARD and Statutory audit compliance
- HLC compliance
- Information to other departments
- Submission of long term audit compliance
- LT lending and borrowing Module
- ST lending and borrowing module
- IF Loan, PACS as PMU
- Preparation of understanding document for investment credit whole sale products
- Guiding the user departments for preparation of BRD
- Modules:
  - All Check in Accounts

- Balance sheet and P&L Statements
- ALM Reports & NPA Reports
- Investments
- ST, LT, Lending, Borrowing, PACS as MACS, IF lendings
- RSP/CSP Loans
- Statutory Reports and Audit Schedules
- Branches:
  - Ensure that end to end IT related requirements and issues raised by the Branches allotted should be resolved by coordinating with the concerned teams.
  - Shall be Single Point of Contact for the branches allotted.
  - Attending to calls from Branches.

### **Duties and responsibilities - IT-Rupay Cards**

- Coordinating with the Application Service Provider (presently Sarvatra), sponsoring Bank (presently IDBI) and NPCI.
- Card Management System Procurement of EMV Rupay debit cards for the branches of APCOB.
- Creating users for accessing SMUI (Sarvatra Middle ware user interface) and ensuring the CMS is taken up in secured environment
- Obtaining personalized and insta card data from Branches and uploading to the Card Provider for procurement of Rupay cards.
- Mapping of cards with the account in the Middle Ware application provided by the service provider.
- Branches:
  - Ensure that end to end Rupay Card and ATMs related requirements and issues raised by the Branches should be resolved by coordinating with the concerned teams.
  - Shall be Single Point of Contact for the Rupay Card and ATMs related issues of all the branches.

### **Duties and responsibilities - IT-E-Channels**

- Implementation of RTGS/NEFT solutions
- RTGS trainings and operational issues
- Implementation of CTS, ECS, DBTL, NACH/ACH clearing operational issues
- Implementation of E-channels such as AEPS, E-KYC, C-KYC, Mobile Banking, IMPS/Internet Banking, UPI and any other new initiatives taken up by NPCI and Govt. initiated schemes, if any.
- SMS Alerts
- Attending to the operations of all the NPCI initiated electronic clearing services (MICR, ECS, CTS, DBTL, NACH/ACH, etc.)
- Releasing of payments to the various stake holders based on the invoices raised on regular intervals.



➤ Branches:

- Ensure that the E-deliverable channels related requirements and issues raised by the Branches should be resolved by coordinating with the concerned teams.
- Shall be Single Point of Contact for the E-deliverable channels related issues of all the branches.

**Duties and responsibilities - IT-Reconciliation**

- Handling the reconciliation activities related to Rupay cards, Mobile Banking, IMPS/Internet Banking and other E-Channels initiated transactions.
- Handling the Dispute Management related to Rupay initiated transactions.
- Acknowledging and resolving the issues such as blocking of cards, issue of duplicate cards/PINs etc., raised by the branches.
- Resolving CTS operational issues
- AMC agreements with the stake holders
- Releasing payments to the stake holders
- Network issues related to RTGS/NEFT and CTS clearing
- E-Mail interface, DBTL, RTGS/NEFT, ACH/NACH and CTS/Non CTS clearing issues

➤ Branches:

- Ensure that end to end EPD Reconciliation related requirements and issues raised by the Branches allotted should be resolved by coordinating with the concerned teams.
- Shall be Single Point of Contact for the EPD Reconciliation related issues of all the branches.

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Name of the Department : **Information Technology – Electronics Payments Dept.**

Name of the Section : **IT-DCCBs**

Designation of the employee : **Manager**

**Duties and responsibilities**

- Coordinating with all the DCCBs relating to operational issues of Rupay debit cards and Rupay CKCC cards
- Monitoring reconciliation activities on behalf of all the DCCBs.
- Taking up dispute management services for disputes raised relating to cards initiated transactions
- Coordinating with the different stake holders for installation of ATMs of all the DCCBs.
- Monitoring the working of ATMs, interfaces, reconciliation software
- Coordinating for implementation of CTS, ECS, DBTL, NACH/ACH clearing operational issues
- Coordinating for implementation of E-channels such as AEPS, E-KYC, C-KYC, Mobile Banking, IMPS/Internet Banking, UPI and any other new initiatives taken up by NPCI and Govt. initiated schemes, if any.
- Coordinating for releasing the payments to the stake holders and the vendors.

**Duties and responsibilities**

- PACS computerization and DCCB CBS
- PACS as Deposit Mobilization Agents
- Liasioning with NABARD
- Preparing and furnishing status reports to NABARD

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Name of the Department : **APCOB-Cooperative Training Institute**  
Name of the Section : **APCOB-CTI**  
Designation of the employee : **Manager**

**Duties and responsibilities**

Attending to the following items of work along with Staff Assistants and holding responsibility in completion of the entrusted work smoothly:

Job Description of Staff Assistant - APCOB-CTI

**Premises:**

- Putting up of Notes relating to CTI Premises.
- Attending to any repairs, replacement relating to civil, electrical, AC and plumbing works of administrative block and hostel rooms.
- Monitoring of neat maintenance of administrative and hostel blocks.
- Allotment of premises i.e., rooms, lecture halls and auditorium on rent to outside/ neighbouring institutes in coordination with the agency appointed for the purpose of day to day maintenance.
- Preparation and sending of estimated bill, preparation and sending of final bills to the outside institutes and making related correspondence with them.
- Preparation of Notes and making payment of monthly bills such as House Keeping, Gardening, Electricity, Telephone, Broadband, Mobile, cable T.V., News Papers and Magazines, Director Vehicle rent, scrutiny and payment of Mess bills, etc.
- Correspondence with ICM (Institute of Cooperative Management) with regard to payment of their share in Monthly Electricity bill, Housekeeping and Gardening bill.

**Accounts:**

- Maintaining imprest cash.
- Maintaining APCOB CTI Bank Accounts with other Banks and making correspondence with them.
- Making payment of honorarium to Guest Faculty.
- Preparation of vouchers pertaining to Receipts and payments.
- Writing Day Book, maintaining General ledger (GL) and maintaining various other registers for furniture, depreciation, sundry debtors, rent receivable, etc.
- Remittance of Income Tax and GST collected.
- Calculation of Cenvat Credit.
- Reconciliation of Bank Accounts.
- Calculation of Depreciation.
- Preparation of Annual Budget.

**Administration:**

- Maintenance of attendance and leave records of Regular and Outsourcing Staff.
- Preparation of wages bill for Outsourcing Staff.

- Payment of allowances viz., Monthly Petrol, News Paper and Washing allowance to regular staff.
- Payment of conveyance to Faculty Members.

#### Job Description of Staff Assistant -APCOB-CTI

- Preparation of the Notes and correspondence with SCB/DCCBs for obtaining information regarding Training Needs Assessment (TNA) for preparation of course calendar and consolidation of information received from DCCBs.
- Preparation of agenda for syllabus committee and standing committee for approval of course calendar on the basis of consolidated report of TNA.
- Making arrangements for convening quarterly standing committee meetings, preparation and circulation of agenda, preparation and communication of meeting proceedings.
- Preparation of quarterly claims and quarterly progress reports for reimbursement of expenditure incurred by CTI from NABARD RO Andhra Pradesh.
- Preparation and communication of course announcement letters in advance for every month for the programmes to be conducted for SCB/DCCBs Staff and PACS Staff.
- Maintenance and updation of registers of courses conducted, number of participants attended, number of trainee days, names of the course coordinator, etc.
- Preparation of accreditation information for getting reaccreditation from C-PEC BIRD NABARD, Lucknow.
- Making regular correspondence with SCB, DCCBs, NABARD RO Andhra Pradesh and C-PEC BIRD NABARD, Lucknow.
- Preparation of budget estimates for every program conducted by CTI.
- Consolidation of session-wise and general evaluation received from the participants for each programme.
- Preparation of office Notes for printing of course material of the training programmes
- Preparation of office Notes for purchase of bags, scribbling pads, pens and pencils and any other required material for conducting training programmes.
- Preparation of agenda Notes for conducting faculty meetings every month.

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