

Sirs,

JOB ROLES/ DUTIES OF OFFICERS

The Officers of the Bank shall be classified as follows :

(a) Group 'A' – Officer

Junior Management

(i) Scale I (Assistant Manager)

Middle Management

(ii) Scale II (Manager)

(iii) Scale III (Senior Manager)

Senior Management

(iv) Scale IV (Chief Manager)

Chairman may designate the officer, as Branch Manager, Regional Manager or General Manager depending on the work or functions assigned and the scale of the officer.

It is felt necessary to Specify the Job Roles/ Duties of Officers which is enclosed as annexure to this Circular.

Branch Managers are overall responsible for Business growth, Development, Recovery of the Advances etc., of the branch.

Normally in majority of the branches apart from Branch Managers, One Officer (ABM) is provided. In such cases, Officer shall be assigned with Internal House-Keeping, Deposits, Advances, Sanctioning of JLs & LADs, Pre-sanction and Post-sanction verification pertaining to Advances etc., The Branch Manager should concentrate on Growth of Deposits, Recovery of Advances of the branch and he is responsible for identifying the potential customers/ Borrowers for Business growth and Proper documentation.

In Urban and Semi-Urban branches, more than One Officer is provided apart from Branch Manager. In such cases One Officer may be assigned with Internal House-Keeping as explained above and another Officer may be assigned with Advances portfolio wherein the Officer, Advances Section duties will be performed by such Officer. Branch Manager may, depending upon the size of the Branch assign the duties among the Officers available at the branch. Such assignments should be in writing by way of a 'Office Order'. A copy of such 'Office Order' shall be forwarded to concerned Regional Offices.

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

1. Job Role of Branch Managers

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

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

1.2 The thrust areas would be to

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

1.3 Maintain a high level of customer satisfaction by

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

1.4 Efficient management of credit portfolio of the branch

- a. Sanction of loans/advances under his discretion as per corporate guidelines.
- b. Recommending sanction of loans and advances to higher authorities after due processing of the credit proposal, compilation of credit report of borrowers and guarantors.
- c. **Proper documentation as per sanction ticket/Documentation Manual. In case of Semi-Urban and Urban Branches the function can be delegated to Manager/ ABM (Credit) with proper controls.**
- d. Filing of charges with Registrar of companies and creation of mortgage and other charges over borrower's assets such as Cersa.
- e. Keeping all the documents/securities/insurance cover enforceable at all times.
- f. Verification of assets charged to the Bank and its valuation.
- g. Assess the correctness of value of assets and liabilities given in the A & L Statement of the borrowers through independent enquiries. To create/maintain records therefor.
- h. Improve recovery of all advance accounts especially that of NPA accounts. To create and maintain proper records of discussions/inspections/visits.
- i. Equitable distribution of work among managerial and supervisory staff.

1.5 Proper personnel management and industrial relations by

- a. ensuring punctuality, attendance and discipline.
- b. proper work allocation and periodical rotation of staff.



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

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

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

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

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

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

- i. Preparation of credit appraisal for renewal/review/fresh sanctions.
- ii. Monitor end use of credit and ensure timely follow up of advances.
- iii. Enforcement of discipline at all levels.
- iv. Popularize various Schemes of the Bank.
- v. Compiling a list of important customers existing as well as potential.
- vi. Adherence of procedures and guidelines given in Manuals and circulars.
- vii. Safe custody of all documents and securities.
- viii. Submission of all control and statistical returns to different authorities.
- ix. Improve profitability of the branch and avoid leakage of income.
- x. Observe strict economy in expenditure.
- xi. Maintain the cash balance within limits.
- xii. Checking of cash balance as per Head Office guidelines.
- xiii. Holding of safe/grill door keys as per guidelines.
- xiv. Periodical job rotation to officers and staff.
- xv. Identifying training needs of all the staff.
- xvi. Maintaining a record of allocation of work among the staff and officers.
- xvii. Supervision and control over the officers and staff.



- xviii. Adherence to local labour laws.
- xix. Submitting Performance appraisal of the subordinates.
- xx. Supervision and control of inward/outward mails.
- xxi. Overnight custody of books, ledgers.
- xxii. Control over debits to nominal accounts, inoperative accounts. In all branches in Scale 1, 2 and 3 the Branch Manager should be one of the signatories of debit vouchers in nominal accounts.
- xxiii. Custody of specimen signature booklet Book and keeping them updated.
- xxiv. Maintaining the branch premises clean and tidy.
- xxv. Ensuring control over staff accounts and reporting of transactions of unusual nature.
- xxvi. Properly securing/maintaining Bank's vehicle, Machines and other properties.

1.9 Taking charge of branches

1.9.1 Branch Managers upto Scale III should take complete charge of the branch after verifying all the securities, assets charged to the Bank etc., and send the Relieving Manager's Certificate as per the format to the immediate controlling authorities without fail. Scale IV Managers should take charge of the Branch after perusing latest inspection reports/ statutory auditor's report/ Concurrent auditor's reports etc., In case of any abnormal irregularities found after taking charge, the same should be immediately brought to the notice of higher authorities and effective steps for regularization should be taken.

1.10 Special Assignments

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

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

1.11 Role of Branch Manager in Marketing

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

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

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

1.12 Role of Branch Manager in Rural Development

1.12.1 With the advent of 'social banking', the outlook of banks has tremendously changed from being a mere profit making organization to a catalyst for development, more particularly in rural sector. As a strategic measure aimed at achieving the objectives of 'social banking' many poverty alleviation programmes requiring the banks to provide credit support to weaker section beneficiaries have been introduced. In order to give an added impetus to this development banking, the Service Area Approach concept which envisages grass-root level planning for the integrated development of villages has been subsequently revised. Thus, the role of a rural banker has been vastly expanded over the years to cover a wide spectrum of activities commencing from planning to implementation.

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

- i. To arrange for survey of villages to know the human and material resources and based on them to draw a realistic Branch credit plan for development.
- ii. To formulate agricultural and other schemes suitable for his command area.
- iii. To promote and finance all seasonal and non-seasonal agricultural operations in his command area.
- iv. To supervise and generally guide the agriculturists periodically in their operations and take active steps to ensure prompt repayment of bank loans at the appropriate time.
- v. To pay equal attention to fostering village and cottage industries.
- vi. To actively participate in the implementation of Government sponsored programmes and assist target group beneficiaries.
- vii. To invoke people's participation in the development process by identifying progressive farmers and volunteers and organizing farmer's clubs with their involvement.
- viii. To identify himself with the rural population without entangling himself in local politics.
- ix. To provide dynamic leadership in initiating and speeding up the development of locality.
- x. To mobilize deposit from the rural community.
- xi. To ensure that the services of Field Officer (where provided to the branch) are effectively utilized for the purpose for which they are meant.

- xii. Besides his role in leading the branch team effectively, he has to plan for credit deployment in sectors desired by the corporate office, monitor and follow up the advances and recover them through a well planned strategy.

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

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

1.13.2 ***Maintenance of General Ledger***

It is the responsibility of the Branch Manager to ensure that VVR is checked daily/regularly and authenticated for its correctness. The Branch-in-charge may get this work done through the Officers of the respective departments/Asst. Branch Manager.

1.13.3 ***Cash Management***

Surprise checking of cash has to be carried out by the Branch Manager even if the Branch Manager is not at any time in joint custody of cash. He should examine the Cash Balance Book at irregular intervals and verify the balance of cash shown therein with the cash balance as shown in the main cash scroll and should initial both these books. All surprise checks of cash made should be recorded in a Register.

1.13.4 ***Maintenance of Security items***

- i. As soon as the numbered items (viz. Cheque Books, Demand Drafts, Pay Orders, FD Receipts, RIP Receipts, etc.) are received, the Branch Manager should arrange for the opening of the parcels in the presence of an Officer designated for the purpose and check the contents with the Invoice received. The serial numbers and the individual leaves in the numbered items should be checked to ensure that all the leaves are in tact. The Officer who verified should sign on the top of each numbered item book cover. An acknowledgement for receipt of parcels and certificate as to the correctness of the contents should be sent to HO: Stationery Dept. within a week of their receipt.
- ii. The numbered items then should be entered both in the Register of Numbered items and also in the system in the order of serial numbers with the dates of their receipt. Every entry made in this register should be authenticated by the initials of Officer-in-charge of Stationery and Officer-in-charge of section jointly.
- iii. At periodical intervals, at least once a month, the numbered items should be physically verified by the Branch Manager and a notation to this effect should be made in Register of Numbered items. Regional Offices has to check whether all Branch Managers have given a certificate to this effect.

2. Job Role of Assistant Branch Managers (ABM)

2.1 General

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

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

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

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

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

- i. assuming direct charge of at least one or more departments depending on the size of the branch and scale of operations;
- ii. ensuring that the books of accounts are checked by authorized persons, whose legible initials appear in token thereon;
- iii. balancing and follow-up of Sundries Receivable account and Nominal accounts;
- iv. ensuring that all statutory, statistical, control and reconciliation returns are submitted promptly (for this purpose he will maintain a diary);
- v. co-ordinating with Branch Manager to get the audit objections properly followed up and rectified;
- vi. ensuring that incoming mail is opened in his presence, if it is not done so in the presence of the Branch Manager and that inward letters are properly registered and delivered to the department for expeditious disposal;
- vii. ensuring proper control over preparation of duplicate vouchers.
- viii. ensuring that all officers and workmen attend office in time, remain in office throughout the working hours and turnout full day's job diligently and efficiently.
- ix. maintain proper records as prescribed under the Shops and Establishments Act;
- x. ensuring maintenance of internal discipline amongst members of the staff.
- xi. ensuring proper allocation of functions and details among officers and clerks in consultation with the Branch Manager (Allocation of work among Officers/Clerks should be in writing only);
- xii. ensuring that services rendered to customers by various Departments are not only prompt and courteous but also efficient and to that end, Endeavour to secure co-operation of every member of staff.
- xiii. ensuring that customers are treated courteously and will personally look into complaints of customers regarding services rendered by various Departments.
- xiv. holding the custody of the cash safe key along with the shroff in large and exceptionally large branches and for alternate months in the case of medium size branches.
- xv. maintaining proper record for movement of keys;

xvi. ensuring that the branch cash and bank balances are within the ceiling limit fixed by the HO/RO and surplus excess cash is remitted to Feeder Branch to achieve economy in cash management (for this purpose Asst. Branch Manager should make himself familiar with the practices followed regarding cash remittances);

xvii. Communication to higher authorities regarding matters affecting Bank's interest.

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

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

- i. procedures laid down and instructions given by the HO for working of various departments are carried out strictly;
- ii. HO Circulars are properly circulated amongst all staff members and properly filed for making ready reference at any point of time.
- ii. all books of accounts are maintained properly in accordance with the prescribed procedures;
- iv. at the end of the banking hours, tokens are kept in proper custody
- v. cheques are sent to Clearing House in time;
- vi. inward clearing cheques are debited to the accounts immediately and return of cheques is done within the stipulated time (Asst. Branch Manager should be familiar with the local clearing House Rules for this purpose)
- vii. opening forms, specimen signature cards, numbered items like cheque books, Demand Drafts etc., are kept in proper custody;
- viii. arrangements, maintenance and storing of old records, vouchers, stationery, etc. are in satisfactory order;
- ix. all books, rubber stamps, letterheads, etc., are securely kept under lock and key;
- x. all bills, late cheques and other documents of value are kept and properly locked in a separate small safe, if there is one, or kept in a steel box in safe cabinet or cupboard;
- xi. all stationery stock is properly recorded and stored in cupboard in a proper manner;
- xii. daily vouchers are properly numbered, bundled and kept under effective custody;
- xiii. leave records, leave addresses, staff files, etc. are properly maintained;
- xiv. operational costs such as telephone, miscellaneous expenses etc. are closely controlled.
- xv. there is no leakage in charging interest or commission on advances, bills, or remittances, nor is there incidence of over payment on deposits.

To assist the Branch Manager

25.1 He will assist the Branch Manager

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

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

27 Assuming emergency charge of the branch

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

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

3.1 General

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

3.1.2 Assistant Manager/Manager should assist the Branch Manager in his Deposit Mobilization and recovery efforts.

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

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

- a. efficient customer service in his section;
- b. proper maintenance of books and registers;
- c. checking and authentication of vouchers;
- d. checking of entries in the books, ledgers and registers;
- e. dispatch of statements of accounts/custody of savings bank pass books;
- f. balancing/tallying of books allotted to him periodically;
- g. correct calculation of interest, commission etc. and checking thereof;

- h. replying the customers on enquiries of routine nature;
- i. dispatching all cheques/bills/instruments taken for collection immediately to the drawee centre;
- j. follow up of long pending items in bills section and take timely steps for their realization;
- k. timely dispatch of due date notices to customers;
- l. timely credit of periodical interest in deposit accounts;
- m. collection of locker rents in time

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

3.1.6 The responsibilities as described above and elsewhere in this section remain the same irrespective of the fact that the particular branch is computerized and the computer system does not provide for certain function and/or the system is defective/inadequate to do a particular function. Such gaps found, if any, should be filled in manually apart from initiating action for modifying the software provided with the help of software vendors through HO: Technology Management Department.

3.2 Attending to correspondence

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

3.3 Maintenance and custody of files, documents etc.

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

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

3.4 Replying to inspection/audit reports

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

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

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

3.5 Reference to be made to the Manager - Advances/expenditure proposals

3.5.1 Discretionary powers for granting advances, allowing temporary overdrafts, withdrawal against un cleared effects, purchase of cheques and bills and expenditure should be exercised only by the Branch Manager. Officer-in-charge of these sections should refer all such matters to the Branch Manager through Asst. Branch Manager and act according to his instructions. Only matters of importance like the above should be taken to the Branch Manager/Asst. Branch Manager. All other routine matters (like passing of cheque, etc.) should be dealt with by the officer of the section concerned.

3.6 Responsibilities of Officer (Advances section)

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

- a. Processing of fresh/renewal proposals (however discretion to final recommendations for fresh advances and renewal of existing advances should be exercised only by the Branch Manager)
- b. Communicating the terms of sanction to the borrower and obtaining a copy of the terms of sanction duly acknowledged by the borrower and keeping the same in files.
- c. Obtention of documents in accordance with the terms of sanction/Documentation Manual; assisting Branch Manager in creation of equitable/registered mortgage over the borrower's property as per terms of sanction.
- d. Arranging for filing of Form 8/13/14 with the Registrar of Companies wherever necessary.
- e. Proper maintenance of Documents Execution Register, Equitable Mortgage Register etc.
- f. Taking proper and adequate insurance cover in respect of properties charged to the Bank during the pendency of the advance and arranging for renewal of insurance policies.
- g. Assisting the Branch Manager/Asst. Branch Manager in fixing up drawing limits after proper scrutiny of stock statements. However, the drawing limit so arrived should be authenticated by the Branch Manager in branches upto Scale IV and by CM credit in ELBs.
- h. Conducting inspection of godowns as directed by the Branch Manager/Asst. Branch Manager.
- i. Keeping the documents in full force by obtaining annual acknowledgement of debts as prescribed by Head Office at all times and reporting the position to Branch Manager/Asst. Branch Manager in time for necessary action.
- j. Timely preparation of control returns and other returns pertaining to Advances Section and verification of the correctness of information furnished in such

returns in co-ordination with the Branch Manager (upto VLBs) and Asst. Branch Manager. (in case of ELBs) which help the BM in timely submission to controlling authorities.

- k. Proper maintenance of copies of control returns/Statements sent to RBI/Head Office for future reference/verification by inspecting officials. Maintenance of diary for the same.
- l. Monitoring and follow up of all advance accounts and bringing irregularities to the notice of the Branch Manager/Asst. Branch Manager.
- m. Assisting Branch Manager in recovery of all advances including NPAs. n. Attending to suit filed accounts including attending to court cases etc.,

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

3.7 Extraordinary Situations

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

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

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

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

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

3.9 Participation in Development Work

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

4. Job allocation at branches for Officers

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

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

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

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

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

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

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