

Circular No.BGGB:HO:HRM:04:92

08th June, 2022

CIRCULAR TO ALL BRANCHES/OFFICES

Dear Sir / Madam,

Re : Duties, Roles & Responsibilities of Staff Members.

As part of day to day functioning in the Bank, the staff members are carrying out their duties. However, we enumerate and reiterate the Duties, Roles and Responsibilities for information and meticulous compliance by all the staff members.

We enclose herewith Annexure-A to D enumerating the Duties, Roles & Responsibilities of Branch Manager, Second Line Officer, Office Assistant (Multipurpose) and Office Attendant (Multipurpose) in our Bank.

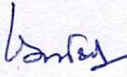
The duties as listed in the above Annexures are only illustrative but not exhaustive. The competent authority may assign any other duties /responsibilities considered necessary from time to time.

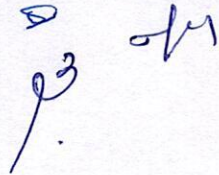
We also request all the controllers to ensure strict compliance of the same in right spirit with due care, diligence and seriousness without deviation by the staff under their control.

All the branches and offices are advised to follow the above instructions meticulously.

Please bring the contents of this circular to the notice of all the staff members working at branches/offices.

Yours faithfully,


(R.L.Chauhan)
General Manager
Encl : Annexure-A,B,C&D



DUTIES, ROLES & RESPONSIBILITIES OF BRANCH MANAGER

Branch Manager is the Bank's representative at grass root level and he represents the Bank in that particular command area of the Bank. He is responsible for overall development of Banks image in that area and also for full and proper implementation of Bank's policies in that area.

Also responsible for overall functioning of the Branch and is expected to manage and control the day-to-day affairs of the branch efficiently/effectively as Head of the Branch/ Team leader.

Though not exhaustive we append hereunder briefly some of the duties, role and responsibility of the Branch Manager as Bank's representative.

- To ensure effective implementation of Bank's policies, by following circular instructions issued by the Bank on various subject matters from time to time.
- To achieve the budgeted goals assigned to the Branch under Bank's Budget System.
- To develop and implement strategies for sound and profitable business development in the Branch area.
- To develop dependable Management Information System (MIS) in the Branch.
- To ensure proper internal housekeeping of the Branch by maintaining relevant books of accounts, registers, CBS records/registers and information system etc.
- CBS : To ensure for maintenance of equipment covered under AMC along with their records, Earthing points, resolve connectivity issues by taking up the issues with appropriate levels instantaneously, arranging proper protecting guard for VSAT dish/cables/equipment etc.
- To ensure effective and quality oriented customer service at the Branch.
- To ensure the Branch operations are carried out smoothly and effectively.
- To ensure Job Rotation of staff for achievement of overall efficiency.
- To evolve marketing strategies to retain competitive edge to the Branch in the market.
- To ensure effective implementation of fraud preventive measures in the Branch.
- To ensure compliance of all statutory requirements in the Branch as per the extant guidelines of Bank.
- To ensure proper security to the branch property (cash, valuables, documents, security forms etc) premises, dead stock etc.
- To prepare Branch Annual Action Plan based on the Bank's policy and to ensure proper implementation with the approval of The Regional Manager/ General Manager/Chairman.
- To ensure effective implementation of systems and procedures in the branch as laid down by the Bank from time to time.
- To ensure effective recovery mechanism in the Branch to keep low NPA level at the branch, in tune with the refinance norms of NABARD/Bank's Policy.
- To maintain computer hard ware and software problem free and as per the extant instructions.
- To closely monitor NPAs by adopting suitable strategies to accelerate recoveries.
- To ensure congenial atmosphere and to cooperate for effective completion of Branch Internal Audit, Snap Audit, Statutory Audit, NABARD Audit etc.
- To arrange for the rectification of the irregularities immediately, under compliance to the Controlling Offices.
- To maintain good liaison with all local representatives / Gram Panchayat / Tehsildar and Governmental Agencies operating in the area.
- Correspondence with Regional Office/Head Office and other Government Agencies/Department.
- Prompt submission of returns and statistics to Regional Office, Lead Bank, NABARD, RBI, etc

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- To ensure maintenance of problem free and complaint free Branch.
- To carry out all duties of Second Line Officers where they are not posted or on leave/absent.
- To extend support at all times to the Controlling Offices.
- To identify training needs of staff working at branch and recommend their names to depute them for training to improve their knowledge, skills and attitude.
- To achieve the above objectives, Branch Manager has to maintain/follow the under noted guidelines meticulously at the Branch.

PUNCTUALITY / ATTENDANCE

- Ensure that all staff working at the branch attend office at least 15 minutes in advance to the commencement of working hours and stay back up to completion of the working hours. Here it is to mention that officers have no working hours and be available to the Bank at any time during the day.
- All staff to mark attendance in the Attendance Register and those absent is to be marked leave or absent as the case may be. All leaves are to be posted in Leave Register after appropriate sanction and where ever warranted the same to be communicated to the Controlling Offices.
- Leave Register is to be audited once in a quarter at the branch to ensure proper maintenance.

PREMISES

- To ensure premises is maintained neat, clean & tidy.
- To ensure all furniture, computers, hard ware items and other equipment be dusted out at frequent intervals and no cob webs hanged to the furniture or on the premises.
- The safe room has to be under joint custody and in no case be left under single custody.
- To ensure Cleaning of safe room is done in the presence of joint custodians only.
- Proper lighting and air flow be ensured for all working seats. Drinking water arrangements at the branch to be ensured for the welfare of staff and customers.
- To ensure proper protective arrangements to the premises and up keeping of the Branch.
- The branch lease deed is always to be kept in force and timely renewal be made.
- Security Arrangements - To ensure proper security arrangements by providing Iron grills wherever required in the premises, proper functioning of CCTV Cameras and burglary alarms. Arrange for beat book in consultation with local police Authorities.
- Ensure to take Backup copies of CCTV Camera footages and preserve them safely as per extant instructions. Take up with all concerned for their maintenance periodically whenever necessary.

COUNTERS

- To ensure Counters also be dusted out, all voucher slips are made available to the customers for their use.
- To ensure that counter cashier opens counter sharp at the scheduled commencement of the Branch working hour and in no case leave scope for complaint from customers.
- All the staff working on the counters as also Office Attendant to commence functioning and the customer be dealt with courteously keeping in view the image of the Bank. All queries from the Customer be answered politely and patiently and wherever necessary be referred to higher ups for disposal.
- All receipts and payments in the counter be properly accounted for and necessary entries be made in all relevant books/registers and in the system.
- All cheques received for collection over the counter be properly entered in register, simultaneously acknowledging the receipt. They have to put to collection in time and effective follow up be made till they are accounted for. It is the responsibility of BM/Second Officer to account for them in time.

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BUSINESS DEVELOPMENT

- Formulate strategies to achieve the Branch targets under Annual Budget under various business parameters.
- To promote synergy among branch staff so that the available potential is exploited for maximizing business.
- To implement various guidelines issued by the Bank.
- To behave with women beneficiaries/customers/ staff politely and not to effect their modesty.
- To propagate Bank schemes under deposits and advances with a view to achieve excellence in business development.
- To promote strict adherence of various guidelines issued by the Bank from time to time.
- To intensify efforts for deposit mobilization and to improve advances in all sectors.
- To achieve targets under Government sponsored schemes, by sanctioning loans to genuine eligible applicants/borrowers.
- To closely monitor all bad debts (NPA, Write Off etc.) by adopting suitable strategies to accelerate recoveries.
- To maintain good liaison with all govt.agencies and customers.
- To build excellent relationship with all valued constituents of the Bank.
- To promote/evolve area suitable strategies with a view to achieve par excellence under profitability.
- Area suitable non- fund business activities be promoted and implemented for better profit gains.
- To promote products of Cross Selling towards achievement of targets allotted.

CREDIT MANAGEMENT

- To ensure quality in credit management with due diligence by ensuring effective pre-sanction visit, qualitative appraisal, assessment, documentation, compliance with laid down terms & conditions, post sanction follow-up, Inspection of units, Insurance for assets financed, maintenance of Inspection Registers, timely servicing of notices, and close monitoring of advances till its closure. The Branch Manager is jointly responsible along with Credit Officer for the quality of credit.
- To ensure submission of control returns and all other returns to the Branch Controllers. Branch Manager is equally responsible along with the Second Line Officers for non-submission.
- To ensure KYC norms while sanctioning advances. Branch Manager is equally responsible with Second Line Officers for non-compliance.
- To review and monitor the recovery of all advances sanctioned/disbursed at the branch till their closure.
- To ensure proper application of interest and service charges to all advances disbursed at the branch.
- To effectively execute all documents, maintain them enforceable till the closure of the advance.
- Scrutiny of securities/valuation reports is the basic responsibility of Branch Manager.
- To put in special efforts for reduction of NPA, recovery.
- To enforce all available means like filing suits, invoking Securitization Act etc, for recovering bad debts.
- To appraise all bad features/irregularities noticed or brought into their notice promptly to the controlling office. This alone however will not absolve them of responsibility to recover the advance/regularizing the position.
- For all deviations/non-compliance of instructions the Branch Manager is responsible and accountable.
- In brief the Branch Manager along with Credit officer is responsible for quality of advances sanctioned/ disbursed at the branch during his incumbency.

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- The following powers shall be exercised after obtaining permission from competent authority.
 - (a) File suits against wilful defaulters and to defend such other suits that may be filed against the Bank by signing Vakalat nama.
 - (b) Lodge criminal complaints/ FIRs against the staff/ customers who are involved in misappropriation of Bank's funds/ frauds perpetrated.
 - (c) Sign as an agent of the Bank, where needed.
 - (d) Represent the Bank in all legal matters.

HOUSE KEEPING

- As custodian of Bank at branch level Branch Manager is to ensure proper accounting for of all receipts, payments, D.Ds, Cheques and various other instruments received for collection.
- To ensure proper management of cash, valuables, security forms etc.
- To ensure proper maintenance/upkeep of books and registers connected to day to day transactions/ happenings at the branch.
- To ensure observation of KYC norms in all account openings.
- To ensure proper maintenance of all office a/cs. (Suspense, Sundry, Govt, deposits in C/A etc).
- To effectively campaign for deposits and advances.
- To ensure prompt submission of returns and proper maintenance of books, registers related thereto.
- To ensure reconciliation of accounts at periodic intervals (System suspense a/c, suspense and sundry)
- To ensure daily verification of Reports and to report to the Controlling Office the irregularities if any noticed.
- To meet all statutory obligations like payment of TDS, GST etc.
- To ensure safe custody of all valuables like cash, Documents, security forms etc.
- To ensure proper and correct application of interest to all deposit and advances accounts.
- To ensure proper and correct compilation and timely submission of returns and statements.
- To ensure against leakage in income.
- To ensure effective functioning of staff and problem free banking.
- To extend first class customer service to all the customers visiting the branch and to improve bank's image. To visit Govt. Offices/dignitaries and valued customers keeping in view promotion of Branch business.
- To ensure periodic check-up of all staff accounts and to see that they do not become irregular.
- To report all irregularities, frauds, misbehavior and misconduct noticed or brought into his notice to the controlling office.
- To maintain complaint register and to see that the branch is run complaint free and problem free.
- To scrutinize all staff T.A. Bills etc. Basing on recordings in Branch Movement Register before sanction/recommending for sanction.
- To ensure up to date maintenance/upkeep of all registers, books/records pertaining to day to day transactions.
- To effectively exercise all control functions expected of him by the Bank Management.
- To ensure fraud free branch by exercising all preventive vigilance measures, following proper systems & procedures advised by Bank's Management from time to time.
- To ensure that all circular instructions received from the Bank's Management are brought to the notice of all staff working in the Branch for meticulous compliance.

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- To ensure prompt and effective handling of all emergencies that arises in the bank.
- To ensure display of all information boards in the bank for the information of customers/general public.
- To conduct periodic Preventive Vigilance Committee meetings, customer service committee meetings to educate the staff and to ensure against occurrence of any fraud.
- To ensure cordial relation with all branch functionaries.
- To ensure against penalties by promptly paying all expenditure bills like electricity charges, phone bills, water bills etc.
- To ensure proper upkeep of stationery and old records of the branch.
- Effective measures be put in to reduce controllable expenditure.
- Inspection reports, visit reports and letters received from controllers be promptly attended to.
- Compliance to the inspection remarks be quality oriented and there is no scope for pointing out by subsequent inspectors visiting the branch.
- The data/information/reports furnished to the controller/other agencies is the true replica of information available at the branch and there is no misleading reports.
- The branch lease deed always to be kept in force and timely renewal be made.
- To ensure that the fire fighting equipment available at the branch is in working condition and not allowed to lapse.
- Whenever there is change in incumbency, Branch Manager to ensure charge handing over/ Taking over certificate and also ensure proper rectification.
- Deficiencies of serious nature if any be reported/brought to the notice of Controlling office immediately.
- The branch be properly locked by closing all the outer openings firmly after completion of the day's work and before leaving the office.

The above are only indicative but not exhaustive. The Chairman/General Manager may delegate such other duties /responsibilities as are considered necessary from time to time.

KEY RESPONSIBILITY AREAS

Achievement of Branch Budget and Annual Action Plan.

Quality of Assets.

Quality customer service and image of the Branch by ensuring excellent team work.

Excellent Internal housekeeping by adopting laid down systems and procedures.

Branch Profit

Fraud free and complaint free Branch Management

Inspection Report

Security arrangement



Annexure-B**DUTIES, ROLES & RESPONSIBILITIES OF SECOND LINE OFFICERS**

- To be punctual and attend at least 15 minutes before commencement of business hours to the Branch/Office.
- To extend support to the Branch Manager and to the colleague officers/employees working in the branch for effective and efficient discharge of their duties in day to day branch functioning.
- To ensure effective implementation of Bank's policies, by following circular instructions issued by the Bank on various subject matters from time to time.
- Holding joint custody of cash, security forms, and other valuable articles / documents kept inside safe/safe room.
- Verifying Opening of deposit accounts for obtaining of appropriate documents, adherence to KYC/AML standards/norms, data entered into the computers.
- Assisting the Branch Manager in deposit mobilization to the Branch, and achieving targets fixed under Annual Budget.
- Verifying/ passing for payment in Cash/Transfer after verifying the signature of the account holder in respect of entries put through manually or online and posted debit/credit vouchers, transfer vouchers, verifying preparation and writing of Cheques, Term Deposit Receipts, Pass books etc. connected there to.
- Rendering Effective and efficient customer service to the customers on the counter/in the premises keeping in view the image of the bank, simultaneously safe guarding the Bank's interest.
- Neat and proper maintenance of safe & safe contents.
- Ensure for scanning of all specimen signatures and photographs of the customers.
- Verify the particulars on the account opening from with that of in the system and satisfy.
- Ensure to verify for proper maintenance of branch records, such as Account opening forms, Nomination register, vouchers and all records/registers related thereto in effective/efficient internal housekeeping of the branch. To explain briefly the features of Bank's various deposit products to customers, to reply their queries and to refer interested/potential customers to the Branch Manager.
- Passing/authorizing advices, challans etc. relating to Govt. Payments if any.
- Deduction of Income Tax/ GST etc. as per the extant guidelines from the payments made to the customers and obtaining of 15G/15H as the case may be from their deposit customers. Timely remitting of such taxes deducted to the respective agencies.
- To process and sanction demand loans (loans against TDR, RD, NSCs, LIC Policies etc) within his discretion duly following the laid down guidelines. Ensure that all such loans sanctioned are put up to the Controlling/Competent Authority invariably.
- Timely reminders to the depositors on maturity of their TDRs, RDs, LABOD etc. and to the locker beneficiaries, where rent is due.
- In respect of cash deposit and withdrawals into or from vault, the joint custodian is accountable for their accurate maintenance/count.
- Ensure verification and maintenance of postage/petty cash etc. and up keep of vouchers/Bills/Registers etc. related thereto.
- Ensure Generation of day end reports and weekly reports and checking them with vouchers to ensure correctness in all respects.
- Strictly adhere to KYC/AML norms.
- Ensure Passing of instruments/withdrawal vouchers with due care and such payment is to be made only to the extent of balances available against demand, duly following extant instructions. Any deviation will render the official liable for the lapse.
- Always ensure judicious exercise of discretionary powers vested in the incumbent while sanctioning loans.
- Demand loans not to be allowed to continue beyond maturity date of deposit.

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- Verifying various registers like Cash in transit, Vault, cash balance, issue of check book, FD forms, Security Forms, Branch Documents, Lockers, Charges, expenditure related control registers etc. and ensure correctness. The official is responsible for maintaining all registers relating to General Banking/CBS.
- To ensure for promoting the products of cross selling.
- To ensure collection of lockers rent on due dates from the customers.
- Verify Maintenance of postage / petty cash etc and up keep of vouchers / Bills/Registers etc., related thereto.
- Ensure proper custody of all important vouchers such as charges /sundry/suspense/settlement of deceased depositor's payment vouchers etc.
- To ensure maintenance of cash receipts/ payments Counter. Payment of electricity, telephone bills.
- To ensure Generation of required day end reports and to ensure that checked vouchers are properly tallied with the contents mentioned there on the vouchers of the day. including number of vouchers. on every working day. Deviations if any noticed must be brought to the notice of the Branch Manager for taking up immediate corrective steps, so as to avoid loss if any to the Bank/ constituents of the bank.
- To ensure Balancing/Reconciliation of Link Bank Account, Cash with Bank along with all inter office accounts at periodic intervals.
- Take up steps to ensure publicity of banks schemes relating to deposit accounts and mobilization of deposits to the bank.
- Ensure that instruments presented / Received on counters for collection are properly recorded and maintenance of registers, to take up follow up thereon till collection proceeds are accounted for thereto.
- Ensure that cash Received/Payment made is tenderable and valid cash only transacted across the counter. proper bundling and accounting for cash receipts / paid across the counter, at day end of Business.
- Any adverse feature [fake, soiled, & cash short / excess] to be brought to the notice of Branch Manager *immediately*.
- As custodian responsible for the Quality of cash held in safe /maintained.
- Ensure that clearing cell duties/ works are attended, wherever warranted.
- Proper upkeep/Balancing of staff deposit accounts so that no overdrafts are allowed, in such event it has to be brought to the notice of the Branch Manager immediately.
- To ensure periodical Submission of returns relating to Accounts portfolio. Reconciliation of accounts (Sundry, Suspense)
- To ensure effective Funds management by maintaining minimum cash balance at branch and at link bank (remittance of excess cash at link bank)
- To ensure Maintenance of office accounts, Issue and maintenance of Bank guarantees and documents thereto, Safe-deposit lockers.
- Statutory obligations like filing of Returns / payment of TDS/GST etc. to be complied with.
- To ensure proper maintenance of Computer hardware and its relevant registers.
- To ensure premises upkeep, protective/security arrangements for cash counters.
- Maintenance of stationery and old records.
- To ensure maintenance of fire fighting equipment/CCTV cameras burglar alarm properly in order at all times.
- To ensure to render Quality of customer service and quick response are the areas of attention.
- Extending and ensuring cooperation to the inspecting officials of HO/RO/other audits by RBI. NABARD. and Management audit etc.. Ensure to provide all relevant Information as sought for, during the course of audit /visits to the branch/office. To submit compliance for the remarks made by them.
- To maintain cordial relations with Senior/ Junior staff members in the bank.
- To behave with women beneficiaries/customers/ staff politely and not to effect their modesty.
- To act as Branch Manager as and when directed to do so and to look after the duties as enumerated.

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- To develop strong team at the Branch/ office to work with high commitment & dedication for effective discharge of their duties.
- To develop strong team at the Branch/ office to work with high commitment & dedication for effective discharge of their duties.
- To develop and implement strategies for sound and profitable business development in the Branch area.
- Assisting/guiding individual applicants in completing application forms and to maintain "loan application received and disposed register" scrutinizing loan application forms. identification of individual credit needs. appraisals of loans including technical appraisal by adhering to the appraisal. assessment standards, security and margin money norms set by the bank, with due diligence , conducting pre-sanction visit, verification of title deeds. basic land revenue records and ensuring that they are in order in all respects. To make discrete enquiries to verify and satisfy that particulars furnished therein are prima-facie in order. If necessary solicit the assistance/guidance of revenue officials to ensure genuineness of the records.
- Collecting data of past performance of the farmers. their existing borrowings /credit worthiness etc. to ensure feasibility and viability of the loan proposal/get sanction of limits as per delegated discretionary powers vested in after making due recommendations. Creation of charges on security and registration of charges wherever required. Feed all relevant fields with data correctly in to the system and verify for accuracy and confirm. All the sanctions made at the Branch are invariably be submitted for control. Conduct and perform post- sanction inspection and other allied functions, and observations are to be recorded in relevant inspection register & folio.
- Assist in the deposit mobilization efforts by encouraging farmers to deposit their savings in the Bank, Giving publicity to Bank's Schemes.
- Updating the village profiles. Collect information about the conditions of crops in the villages.
- Opening of accounts, obtaining of appropriate documents, and disbursement of loans, ensuring end use thereof, and registration of Bank's charge with concerned authorities etc. Review and renewal of loans at appropriate time.
- Compiling periodically, revising and signing of opinion reports. He is responsible for the statements made in the opinion reports and has to enquire into and satisfy regarding the solvency, integrity, financial circumstances etc. of the party.
- Collect information at periodical intervals about the progress in developmental work, as also crop where loans are required to be disbursed in installments.
- Furnish reports that the work executed is in accordance with the terms and conditions of sanction / approved scheme(s) and as claimed by borrower for the purpose of obtaining further disbursement.
- To remain in constant touch with the borrowers and bring any adverse features to the notice of the Branch Manager.
- Follow-up and inspection, Field Inspection in respect of borrowal accounts.
- To closely monitor all bad debts (NPA, Write Off etc.) by adopting suitable strategies to accelerate recoveries.
- Maintain Daily list Register and diarize all the documents which are attaining 2 ¼ years from its date of execution.
- Obtain revival letters by 2 ¼ years and/or ensure to initiate suitable immediate steps before the documents get time barred. In no case the document are to be allowed to get time barred. Such act will make the concerned official liable for disciplinary action.
- All the documents are to be placed properly in a secured place by following extant instructions meticulously. The official is in a position to produce them for verification by the auditors /inspecting officials of the bank. He is personally responsible for any missing document(s), unfilled documents and safe custody of the documents.
- Tour diaries & Inspection Registers: maintain tour diary. Maintain Inspection Registers for all loan /cash credit accounts where instalments / repayments are fixed and also for all high value advances. Record the observations made or adverse features if any noticed during the visits in the inspection registers invariably. Bring them to the notice of the Branch Manager and take up appropriate immediate corrective steps for regularizing the position.

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- To arrange for insurance cover for the assets financed where ever necessary and keep them in force till the loan is fully cleared.
- Submission of control forms to Head Office with regard to all advances sanctioned under discretionary powers of respective officials.
- Establishment and smooth operation of tie-ups with marketing Agencies/ Government officials / Developmental agencies/insurance agencies Universities, Krishi Vignan Kendras, Farmers clubs and other financial agencies.
- Preparation and compilation of DCB Register.
- Government sponsored Schemes/Subsidy/Margin Money Loans : To pay proper and timely attention by conducting pre-sanction inspection, identification, processing, ensure sanction/follow up . Proper maintenance of related registers for the amounts received from the agencies and for proper utilization / refund of unutilized amounts on time bound manner must be ensured.
- Preparation of Service Area Credit Plans and maintaining and monitoring of LBR-1,2,3, Recovery of loans, especially in respect of NPA accounts for recovery and initiate timely steps to ensure follow up till the account is upgraded as standard assets.
- Submission of premium of Crop Insurance/PAIS/CGTMSE etc. and related claims in time.
- Inspect assets/stocks etc. pledged/hypothecated to the Bank so also property, machinery etc. hypothecated / mortgaged to the Bank and ensure for display of Boards in accordance with the instruction laid down.
- Assist in such office jobs including maintenance of books, passing debits in deposit accounts, interest application, correspondence, checking of reports etc.as directed by the Branch Manager from time to time.
- Obtaining stock statements and verifying bills and quotations for genuineness.
- Verifying, Checking and authentication of balances in pass book.
- Compilation of all periodical returns and statements.
- To act as Branch Manager/Joint Custodian as and when warranted/directed to do so and to discharge the functions, duties and responsibilities as enumerated /related to that seat. However, Discretionary powers to be exercised only to the extent of powers vested in the incumbent.

The lists of items mentioned above are only indicative and not exhaustive. The Branch Manager and /or superiors may delegate any other duties as considered necessary from time to time.

KEY RESPONSIBILITY AREAS:

Achievement of Annual Budget in deposits.

Quality customer service and image of the Branch.

Excellent Internal housekeeping by adopting laid down systems and procedures.

Increase in Profit.

NPA reduction

Inspection Report.

Best funds management.

Implementation and maintenance of various Registers relating to Data/Information Security and CBS.

Ensuring Quality of Assets.

Quality in appraisal, assessment, processing & documentation.

Maintain enforceability of documents.



Annexure-C**DUTIES, ROLE & RESPONSIBILITIES OF OFFICE ASSISTANT/ JOINT CUSTODIAN**

In terms of Bipartite Settlement, the Bank has introduced assignment of duties of Head Cashier-II vide Circular No.BGGB:HO:HRM:02:227 dated.22/10/2020.

As provided in Bipartite Settlement the Special Pay Duties do not include the routine duties of the clerical cadre which a clerk has to normally perform, but merely refer to those special allowance duties which if performed in addition to the routine duties will entitle a clerk to a special pay on the terms and conditions provided in Bipartite Settlement.

The Special Pay duties of Head Cashier-II involve :

Holding the bank's cash key and/or other valuables in safe custody jointly with an Officer and being accountable for them and being responsible for the running of the cash department.

1. Opinion compilation.
2. Verification of vernacular signatures/ endorsements.
3. Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.
4. Attending to Government Treasury work.
5. Discharging/endorsing bills, cheques, etc.
6. Being in charge of clearing and godown departments, etc.

Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) up to and including Rs.50,000/- and cash vouchers upto Rs.50,000/- jointly with an authorized person.

Apart from the Special Pay duties as above, normal duties of Office Assistant are enumerated hereunder:

- To be punctual to the office and attend at least 15 minutes before business hours to the Branch/Office.
- To extend support to the Branch Manager/Accountant/Credit Officer and to the colleague officers/employees working in the branch for effective and efficient discharge of their duties in day to day branch functioning.
- Holding joint custody of cash, articles under pledge with the Bank, security forms and other valuable documents kept inside safe/safe room.
- Opening of deposit accounts, obtaining of appropriate documents, strict observation of KYC norms, feeding into the computers etc.
- Assisting the Branch Manager in deposit mobilization to the Branch and achieving targets fixed under Annual Budget.
- Receipt/Payment of cash in the counter as cashier and proper writing/maintenance of records/registers assigned thereto.
- As Cashier attending cash transactions, identification of payee is a must. Due care is to be exercised to ensure that the payment is made to the appropriate person only. For identifying the person with supportive Bank records such as Bank Pass Book with the photograph attested there on etc. would be a tool. This would help against making payment to fraudulent borrowers, payments made to 3rd parties without verification of the payee. Payments made to the wrong persons, Fake withdrawals; Forged Cheques With regard to making high value payments and making payments from the newly opened accounts extra care must be exercised in case of any doubt, the matter be brought to the notice of the Official authorizing the transaction.
- In other words transactions are in agreement with Section 10 of Negotiable Instruments Act 1881 (Payment in due course) "Payment in due course" means payment in accordance with the apparent tenor of the instrument in good faith and without negligence to any person in possession thereof under circumstances which do not afford a reasonable ground for believing that he is not entitled to receive payment of the amount therein mentioned".
- Putting through manually or online and posting of debit/credit vouchers, transfer vouchers, preparation and writing of Term Deposit Receipts, Pass books etc. connected there to.
- Assigning in preparing/writing of vouchers to the customers on the counter.



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- Rendering Effective and efficient customer service to the customers on the counter keeping in view the image of the Bank; simultaneously safe guarding the Bank's interest.
- Proper preparation of branch records, such as Account opening forms, Nomination register, vouchers and all records/registers/CBS related thereto in effective/efficient internal housekeeping of the branch.
- To explain briefly the features of Bank's various deposit products to customers, to reply their queries and to refer interested /potential customers to the Accountant / Branch Manager.
- Remittances/withdrawal of cash to and from the Link Bank to the extent of permitted limit as assigned by Branch Manager from time to time and writing of registers/records related there to.
- To remain in constant touch with valued customers of the bank both in deposits/advances and to extend first class service to them.
- Preparation of advices, challans, etc. relating to govt. payments if any.
- Deduction of Income Tax / GST etc. as per the extant instruction from the payments made to the customer and obtaining Form 15(G)/15 (H) as the case may be from the deposit customers. Timely remitting of such Taxes deducted to the respective agencies.
- Entering of letters received in register as assigned by Branch Manager after dak opening.
- Dispatch of letters, advices, after entering them in dispatch register, ensuring proper contents in envelopes, as also registered letters.
- Preparation /sending of notices to the customers.
- Issuing of cheque books etc. to the customers.
- Signing on various books, registers and Instruments/certificates in the capacity of Joint custodian after due verification.
- Complying with standing instructions of customers and levying of interest, Commission and service charges etc as per the extant instructions Preparation and submission of periodical returns, statements/ Information from time to time as assigned by Branch Manager.
- Assisting Officer in filling up of application forms opening of accounts, entering in registers, writing of recitals etc. in the Process of execution of documents by loan customers.
- Timely reminders to the depositors on maturity of their TDRs, RDs, loans on deposits etc. and to the locker beneficiaries where rent are due.
- In respect of cash deposit and withdrawals into or from safe. In respect of articles in pledge under. In & out, the Joint custodian is accountable for their accurate maintenance/count.
- Neat and proper maintenance of safe & safe contents.
- Writing various registers like Cash in transit, Vault, cash balance gold loan in & out, issue of Cheque Book, Branch Documents, Lockers, Charges, expenditure related control registers, etc.
- Maintenance of postage / petty cash etc. and up keep of Vouchers / Bills/Registers etc., related thereto.
- Upkeep of all inspection vouchers such as charges/Sundry/Suspense/Deposits at call/settlement of deceased depositor's payment vouchers etc.
- Neat maintenance of cash receipts/ payments counters. Ensuring payment of electricity and telephone bills in time without attracting penalties.
- Generation of day end reports and weekly report and checking them with vouchers to ensure correctness in all respects.
- Deviations noticed if any must be brought to the notice of the Branch Manager, for taking up immediate corrective steps.
- Balancing /Reconciliation of Link Bank, Cash with Bank along with all Inter Office accounts at periodic intervals.
- Giving publicity to banks schemes relating to deposit accounts and mobilization of deposits to the bank.



...3...

- Receipt of instruments presented on counters for collection and maintenance of register, follow up thereon till collection proceeds are accounted for. Receipt/Payment of tenderable valid cash only across the counter and proper bundling and accounting for cash receipts / paid across the counter at the day end of Business.
- Any adverse feature [fake, soiled notes, & cash short/excess] has to be brought to the notice of Branch Manager/Accountant immediately.
- Attending to clearing cell duties/ work wherever warranted.
- Proper upkeep of staff deposit accounts so that no overdrafts are allowed, in such event it has to be brought to the notice of the Branch Manager immediately.
- Maintenance of minimum cash balance at branch and remitting of excess cash at link bank.
- Maintenance of Computer hardware and its relevant registers premises upkeep, protective arrangements to the cash counters, maintenance of stationery and old records etc.
- Maintenance of fire fighting equipment.
- Quality of customer service and quick response are the areas of attention to the Office Assistant /Cashier.
- Extending co-operation to the inspecting officials of HO/RO/other audits by RBI, NABARD. Management Audit etc. To provide all relevant information required during the course of audit/visits to the branch/office. To submit compliance for the remarks made by them.
- To maintain cordial relations with Senior / Junior Staff members in the branch/office and branch customers.
- To behave with women beneficiaries/customers/staff politely and not to affect their modesty.

The duties as listed above are only illustrative but not exhaustive. The competent authority/superiors may assign any other duties from time to time.



DUTIES, ROLE & RESPONSIBILITIES OF OFFICE ATTENDANT

- Attend the Branch/Office in uniform well before opening of the premises.
- Clean the premises. Tables, computer systems, counters, fans. Notes counting machines and other equipment dust free.
- Carrying of Books / Registers in the Branch Premises.
- Accompanying cash remittances within and outside Bank's premises. Carrying of local delivery / Tapals.
- Visiting Post Office to bring or to Post /Dak.
- Arrange drinking water in proper place.
- Arrange relevant books and records on the counter for use by the operating counter staff.
- Filing of all system generated reports, circulars and all other letters received at the branch and arranging in proper system for easy identification for use at the time of need.
- Arrange voucher slips on the counter / voucher Pouches for use by the customers.
- Sufficient number of opening forms, sets of application forms be prepared for use during that working day.
- Stamp pads on the counter be inked and pins/gem clips boxes be filled with sufficiently along with watering the note counting press bowls.
- Answer to the queries of the customers / visitors at the branch politely and refer to the higher ups for further clarification if any
- In no case he can receive cash from the customers / constituents of the branch on behalf of branch.
- Not to post or write entries in any books of branch or of customers visiting the Bank.
- Extend assistance to the Branch Manager and staff in handling customers/visitors when premises is over crowded with customers or visitors. Day's transactions vouchers be properly docketed and stitched after completion of day's transactions.
- To Strive to mobilize deposits to the Branch in tune with the Budget allotted to him/Branch.
- To arrange polishing, painting, repairing of dead stock items when needed.
- To file office copies, reports and returns in respective files and arrange for their binding periodically/yearly.
- To keep / bring good image to the Bank in the eyes of public and customers.
- To behave with women beneficiaries/customers/ staff politely and not to effect their modesty.
- In no case leave office/Branch without proper intimation to the controller.
- Respond to all staff working in the Branch/Office for Bank work assigned by them.
- Attend to work relating to payment of Bills like Telephone. Electricity. GST, Income Tax etc. in the respective offices by availing reasonable time and should return the acknowledgements/Bills to the Branch/ Office duly stamped.
- Handle generator provided at the branch / office whenever warranted.
- Arrange Stationery. Dead stock. Old records etc. neatly and dust free in the premises.
- Arrangement of suitable repairer for dead stock / furniture to take up repairs/ polishing / waxing / painting whenever warranted for proper maintenance the bank property.
- Extend due Cooperation to Branch Staff in proper handling, upkeep of computers, Peripherals, Batteries, earth pit. V- SAT antenna and Power Backup equipment etc.
- Attend to duties entrusted by his superiors from time to time.

