

Ref. No. StCB/HO/Estt./Misc-202/26516/2015

19<sup>th</sup> January, 2015

**Head Office Order No. 402/2014-15**

It was being observed for quite some time that there is no specifically defined Job Chart for the employees of the Bank and the issue was also raised in various inspections by NABARD. Therefore, in order to make the employees of the Bank aware about the duties and responsibilities to be discharged by them for which they are also liable to be held accountable, specific duties and responsibilities to be carried out by an individual employee in a particular cadre have been defined broadly by evolving a "JOB CHART", which is enclosed for information and perusal of all concerned

The Job Chart only reflects the present requirements of the post and broadly specifies the duties and responsibilities of the Bank employees. It is only illustrative and not exhaustive, therefore, if need arises, the Bank can also assign any other work to any of its employees at any particular point of time.

Therefore, Incumbents of all the Branches, District Offices, ACSTI and Section Heads at HO shall henceforth ensure that duties are assigned amongst various categories employees in the bank in accordance with the duties specified in the JOB CHART.

Contents of this order and the enclosed JOB CHART be got noted from all the staff members by the respective Incharges so as to ensure objectivity of defined duties and responsibilities.

-Sd-

Managing Director

Copy to:

1. Office Order Book.
2. All the Sections/ Cells at HO
3. All the Distt. Managers
4. All the Branch Managers.
5. Principal ACST, Sangti.

-Sd-

Managing Director

**Job Chart of the employees of the Bank**

**1. Job Chart of Subordinate staff (Sub-Helpers/Peons/Helper-cum-Peon and Daftry) :-**

- They should attend Office/Branch at 9.30 A.M. or earlier if required for performing official duties.
- They should dust the office tables, chairs, almirahs, windows, book-shelves, file cabinets and other furniture and keep the office rooms clean and tidy.
- If attached with an officer, they should keep the pencils sharpened, the ink pots filled and put other articles like pin-cushion, blotting paper, holder, pen, scissors, eraser, clips, etc. in their proper places; and should keep slips of paper within easy reach inside the room for use of his officer and outside for use of the public.
- They should not leave office until all in the staff of Office/Branch have left. If attached to an officer, should not leave before the officer has left. In case of exigency prior permission must be obtained of his/her superior officer with whom he/she is attached or of the Branch Manager/Officer Incharge, where posted.
- Before leaving office/branch they should switch off all lights, fans and heaters, if any, and close/lock the windows/doors.
- They should fill up the water jug/glass for use of the officer or staff, and serve to guests in neat and clean manner, if so required.
- They should assist in any office/branch work as may be required of him.
- They shall affix service postage stamps on envelops, prepare envelops/packets and parcels, dispatch dak and help the dispatcher in the circulation of all printed matters etc.
- They shall have to deliver dak and summons at local station and also outstation in case of exigency.
- They should be very courteous and helpful toward members of the public visiting the office/branch.
- They should attend office/branch in uniform, which should be clean, and his/her appearance should be neat and tidy.
- Daftry shall be responsible for stitching of vouchers and their upkeep, proper maintenance of record and upkeep of files in the branch/office/section and also in record room, where posted.
- If the exigencies require, the Daftry shall also perform duties of peon.

**2. Duties of Drivers :-**

- To ensure that the vehicle remains in a neat, tidy and fit condition for being plied at any time for local and touring.
- To ensure timely repairs of vehicle according to norms prescribed by the Govt.
- To ensure that log Book of vehicle is maintained properly and is complete in all respects by the end of day/tour.
- To ensure to obtain sufficient advance to meet expenses for the entire journey for touring and submit complete account of the advance within two days of return from the tour.
- To get the bills of petrol/repairs verified from the competent authority. They shall remain present at their HQ and can be called for duty at any time of the day.
- They shall park their vehicle at the place specified by the Bank.

**3. Duties of Assistant Librarian :-**

- Custody of books, manuscripts, periodicals etc belonging to the library and maintenance of complete register and index.
- Purchase of books as per requirement of the office from time to time subject to approval of expenditure from competent authority.
- To upkeep and maintenance of books in the library.
- To look after the other miscellaneous library relating matters.
- Maintenance of training cards for all staff of the Bank at ACSTI.

**4. Assistant Programmer :-**

- To key in particulars given in vouchers/documents correctly and authenticate the latter (vouchers/documents) in token of having done so.
- Comparing particulars of keyed-in data with the visual display unit of the machine or from the print out and ensuring that the data have been entered in the machine correctly and effect such corrections, as may be necessary. Suitable certificate to this effect will be given at the end of each working day.
- Also perform, at the discretion of the Bank and subject to availability of time, one or more of the duties of Executive Assistant.
- However, at HO or Data Centre, they will be doing job as assigned to them by the Incharge concerned.

### 5. Executive Assistants & Jr. Clerks :-

- They shall be responsible for feeding all type of data at the front end of the branch and will directly communicate with the customers.
- They shall open all types of accounts on the system and procure all necessary documents prescribed by the HO for opening such accounts and also follow instructions to comply with KYC norms.
- They shall be responsible for feeding & preparing all types of vouchers including transfer vouchers and preparing statutory statements or other statements demanded by the HO or Distt. Office.
- If assigned, they shall be responsible for appraisal of all retail loaning proposals available under Bank's loaning portfolio, such as House Loan, Personal Loan, Vehicle Loans, SHG Loans, Education loans, CC limits, LABOD /limits of the staff etc.
- They shall prepare all loan related information, data and statements for branch record and onward submission to different quarters including HO.
- They shall prepare cases of arbitration/liquidations/SARFAESI or other legal cases as per requirement.
- They shall prepare NOC certificates to be issued to customers relating to loans, issue interest certificates of house loan.
- They will enforce and record Standing Instructions in the accounts of the customers on having approval of concerned Incharge/Branch Manager.
- They shall also act as Identified Persons (IP) of the Branch for recovery purpose.
- Monitor recovery of all types of loans including the corporate loans, posts all kinds of transaction relating to loans.
- Visit all defaulters personally when deputed by concerned Branch Manager. Prepare all types of information, data and statements relating to recovery and put up all kinds of correspondence relating to recovery including notices to the defaulters.
- NPA marking in accordance with prescribed norms and reporting of same to Branch Manager for further follow up.
- Opening of accounts relating to all types of term deposits and renewal of term deposits.
- Putting up correspondence relating to term deposits, deduction of TDS on Term Deposits and timely remittance of same to the concerned quarters.
- Putting up required correspondence relating to Income Tax, Unclaimed Deposits, Attending Court cases relating to Tax on Deposits, Preparation of returns/information relating to deposits.
- Scan signature of the customers of the branch and uploading of same on system.

## Job Chart for the employees of the Bank

- ATM Operations, issuance of ATM Cards and their PINs as per instructions, Tallying of accounts.
- Immediate follow up/initiations for resolving queries of customers relating to ATM transactions, maintenance, verification, issuance and activation of ATM Cards, settling claims of ATM, reversal and redressing ATM related problems.
- Feeding of Cheques/drafts pertaining to clearing, payments of drafts, House Clearing, ECS etc, reconciliation of Bankers Account, Sundry Account, Draft Payable a/c etc. attend clearing house, realise BC pertaining to branches, all other matter relating to clearing including payment of timely charges/rent of the clearing house.
- To act as Cashier, make payments and receive cash as per prescribed norms.
- Tally and maintain cash as per cash retention limit. Get the cash authenticated at the time of day end and inform the Incharge of the branch regarding surplus or shortage of cash well in time.
- Check signatures of the customers before making payment and if any deviation is found, report the matter to next officer or Incharge of the branch.
- Deal with OBC, IBC, ODD, Salary, Medical Bill and Income Tax of the Staff, Operation of lockers and collect revenue of lockers and redress complaint relating to them. Preparation of CTR/STR statements, KYC/ALM statements, Branch Manager certificate, Executing NEFT/RTGS transactions, timely deposit of service tax, maintenance of Safe Fixture and Furniture record and depreciation thereupon, pass book entries, issuance of cheque Book relating to SB/ CA, Dispatch, Generating the day book on daily basis and tick the same with vouchers to ascertain the genuineness of the transaction. Post transfer entries relating to loans, deposits etc.
- To act as Relationship Coordinator, shall attend to all queries pertaining to any aspect of the branch operation, shall receive all cheques/Bills for collection and issue receipts/counterfoil there against.
- To maintain and prepare inventory of all stationery items such as cheque Book, Drafts, TDRS, ATMs, PINs etc with them and keep proper record of disbursal of the same.
- Deal with matters relating to pension cases of the employees of HRTC/HPSEB or HPSCB or other departments if any. Ensure timely disbursal of the same in accordance with the instructions received from the quarter concerned.
- They shall pass cheques and other debits to constituents accounts, drafts, Govt. payment etc if they are given mandate for doing so.
- Drafting of letters/notes if so ordered, keeping custody of security forms/cheque books etc entrusted for use on any day, delivering these as required to counters, receiving them Back from customers and handing over the unused security forms/cheque Books to accountant/Branch Manager duly accounted for after the day's work is over.

### For those posted in HO/DOs and other offices of the Bank :-

- They will put up the papers/PUCs marked to them by the superior officers and will track on follow-ups.
- Will ensure to get all the papers filed in relevant files.
- Will ensure proper numbering on noting files and paging on correspondence part of files being dealt.
- Preparation of all types of data required to be sent to other quarters and also required for internal use.
- Preparation of all type of statements required for internal purposes as well as to be sent to other quarters.
- Preparation and updating of service books of the employees of the Bank. Maintenance of leave record of employees.
- Maintenance and preparation of register relating to statutory requirements.
- Ensure proper follow up on each paper marked to him, till the same is finally disposed of.
- Data feeding of various accounts being maintained at Head Office level.
- Any other work assigned from time to time by superiors/Incharge of the Branch.
- When they are posted at HO, they shall be allotted the work of Section where they are posted and shall perform the duties relating to the concern section. Similarly, at Distt. Offices, they shall be doing the work allotted to them by the Distt. Manager.

### 6. Job Chart Assistant Managers posted in Branches :-

- Authorisation of all types of cash as well as transfer entries done by Executive Assistants/Jr. Clerks of the Branch.
- Monitoring of all kinds of loans/limits relating to individuals, groups, companies, corporations, Boards, Societies etc.
- Appraisal of all types of loan cases and preparation and persuasion of cases under SARFAESI, Compliance of audit/statutory audit/inspections etc.
- Monitoring of NPA, Recovery cases under arbitration, execution, liquidation, SARFAESI and related issues.
- Reconciliation of Sundry, Suspense/DP/Cash Orders, Preparation of Balance Sheets etc.
- Preparation of data relating to various meetings, Non fund Business, Day opening and Day end operations.
- Ensuring compliance of all KYC loans, verification of all deposit Accounts with respect to documentation, introduction and KYC compliance.
- Assist in recovery and visit chronic defaulters personally.



- Ensure that all accounts are opened in accordance with the HO instructions and there is no violation of KYC/AML instructions.
- Ensure proper TDS is deducted on Term Deposits and attend the court cases relating to tax.
- Follow up Day Book, checking/ticking along with cash/transfer vouchers.
- Attending cases of Arbitration and Execution before Arbitrator and DROS.
- Correspondence relating to all types of deposits, revalidation of drafts/cash orders, disposing/settling deceased cases.
- Authorisation of all entries pertaining to clearing House, ECS, supervision and reconciliation of Bankers a/c.
- All correspondence related to clearing, agency arrangement, inter Bank correspondence and related matter.
- Disposing of all type of correspondence relating to CA and SB a/cs.
- Preparation and submission of Branch Manager Certificate. Authorisation of DD/CO purchased and other negotiable instruments.
- Attending Court cases pertaining to NI Act initiated under section 138 of NI Act.
- Authorisation of ATM related work viz cash replenishment, Telling of related accounts and resolving queries of customers relating to ATM transactions.
- Maintenance, verification, Issuance and activation of ATM Cards, settling claims of ATM, reversal and redressing ATM relating problems.
- Authorisation of OBC, IBC and ODD etc.
- Checking and ensuring correctness of salary bills, medical bill and Income tax of the staff etc.
- Recommend issuance of new lockers to the next superior officer.
- Check and ensure correctness of CTR & STR statement.
- Ensure timely deposition of Service Tax.
- Ensure correctness of entries relating to Safe Fixture and Furniture and depreciation thereon.
- Ensure that all record and stationery of the branch is in safe custody of the branch.
- Analysing computer related problems.
- Settling of claims of ATM reversals and addressing ATM related complaint.
- To sign on demand drafts, mail transfers jointly and sign, endorse, retire, negotiate cheques and other negotiable instruments and receive payments and give effectual discharge thereof singly or jointly as the case may be.
- Supervision and ensuring of correctness of all work done by the Executive Assistants.
- Do all kinds of work as assigned to them by their superiors from time to time.

**7. For Managers posted in Branches :-**

- They will be over all Incharge of the branches of their Grade.
- In case, they are posted as 2 IC, they shall act as Incharge, Loans & Advance or Recovery or deposit as may be assigned by the Branch Manager/Incharge.
- They shall be responsible for overall working of assigned portfolio.
- They shall sanction loan falling within competency, if posted as Incharge of the branch. In case of 2 IC, they will recommend/appraise the loans as the case may be, to the immediate superior or Incharge of the Branch.
- They shall sign on demand drafts, mail transfers jointly and sign, endorse, retire, negotiate cheques and other negotiable instruments and receive payments and give effectual discharge thereof singly or jointly as the case may be.
- They shall monitor NPA, Recovery, Deposits, Loans and reconciliation work of the branch.
- They shall ensure that Sundry and Suspense accounts are tallied properly.
- They shall see that action under relevant legal process is taken against the defaulter borrowers.
- They shall personally visit the loan sites where quantum of loan proposal exceeds 20 lac on concurrence of Branch Manager, if posted 2 IC.
- They shall also properly and meticulously examine all loan documents including revenue papers.
- They shall perform all duties as mentioned in the job chart of Assistant Manager in their absence or if the same are assigned to them.

**8. For Senior Managers posted in Branches :-**

- They shall be responsible for overall functioning, controlling and monitoring of respective Branches.
- They shall be answerable to each and every activity of the Branch.
- They shall sanction all loans falling within their competency and will also ensure expeditious follow up for proposals sent to other quarters.
- They shall be responsible for all type of correspondence with HO/Distt Office/branches or customers of the branch.
- They shall see that the branch is run within the ambit of rules and regulations formulated for the Banking industry at large.
- They shall conduct surprise visits/enquiries of the employees if assigned to them.



### 9. For Assistant General Managers posted as Branch Manager :-

- They shall be responsible for overall functioning, controlling and monitoring of respective Branches.
- They shall be answerable to each and every activity of the Branch.
- They shall sanction all loans falling within their competency and will also ensure expeditious follow up for proposals sent to other quarters.
- They shall be responsible for all type of correspondence with HO/DO/branches or customers of the branch.
- They shall see that the branch is run within the ambit of rules and regulations formulated for the Banking industry at large.
- They shall conduct surprise visits/enquiries of the employees if assigned to them.

### For Assistant General Managers posted in HO/DOs and other Offices of the Bank :-

- Shall be responsible for overall supervision and control of entire district, if he is posted as **Distt. Manager**.
- Shall act as DDO in case he is posted as Distt. Manager.
- Shall approve tour programme of the staff of respective District and sanction their TA bills, salary bills and other bills falling under his competency.
- Shall sanction all kinds of loans falling under his competency.
- Shall conduct surprise visits and routine visits to check and monitor functioning of branches falling under his/her jurisdiction.
- Shall attend meetings of DLBC/DLTG or any other meeting if asked to do so.
- He shall convene all kinds of meetings such as District Committee of the Bank and other District level meetings.
- Shall sanction leave of the staff posted in the branches as per delegated powers and arrange leave substitute in leave arrangement.
- Shall arrange for cash, requirement of branches of respective District as per their demand.
- Shall accord permission to start Arbitration/SARFAESI or any other legal proceedings against the borrowers to Branch Managers.
- Shall conduct survey for opening new branches in respective Districts in accordance with prescribed norms.
- Shall ensure reporting of compliances of statutory and other inspection as well as audit reports.
- Shall ensure consistent monitoring of NPAs of branches in respective Districts and suggest suitable strategies for effective recovery.
- Shall attend complaints of customers and redress them expeditiously.

- In case posted at **HO** level, he shall be responsible for overall supervision and control of the work of sections allotted to him/her.
- Shall be responsible for arranging to maintain such accounts books and registers as may be prescribed in the Act, Rules and Bye Laws of the Bank and prescribed by the regulatory authorities of the Bank including RBI/NABARD and as may be considered necessary for record keeping.
- Shall arrange for preparation of the annual accounts, in case relevant Section is attached to him/her.
- Shall arrange to ensure speedy rectification of the discrepancy/deficiencies pointed out in the Inspections and Audit Reports on Bank's working.
- Shall ensure proper maintenance of log books of Bank's vehicle.
- Shall be responsible to do such other acts/discharge duties as may be assigned to them by superior authorities from time to time.
- They shall conduct enquiries of the officers/officials as assigned to them by the authorities from time to time.
- They shall attend meetings at NABARD/RBI or other regulating institutions if ordered to do so by the authorities of the Bank.
- Any other duty/work assigned to them by the authorities of the Bank.

### **10. Duties of Sr. System Analyst at Data Centre :-**

- Data Centre Operations
- Network Management
- Application Software Support
- Hardware Support
- ATMS/POS
- New Initiatives and Technology Upgradation.

### **11. Duties of Sr. System Analyst at Data Centre :-**

- Content and Internet Management
- Data Ware House and Data Mining
- Payments, Bills and other necessary Documentation
- Interface with Internal Departments as well as External Agencies for project clearances and new requirements.
- Payments, Bill Processing and other similar activities related to IT department. Administrative and Financial clearance of New Projects.
- Any other work assigned to them by superior authority.