



BANK OF MAHARASHTRA
HUMAN RESOURCES MANAGEMENT DEPTT

Central Office, "Lokmangal",

1501 Shivajinagar, Pune - 411 005.

☎ : (020) 25536977 25532731-32

Fax : (020) 25532581

E-Mail : bomcoper@mahabank.co.in

No. AX-1/ST/BM/Cir.06/2009/

31ST JANUARY 2009

ALL BRANCHES / OFFICES OF THE BANK.

/FILE No. 402/

Dear Sir,

**Reg :- Duties and responsibilities of Branch Managers & the
Officers who are second in command at the Branches.**

The duties and responsibilities of the Branch Heads of the Branches categorized as 'Very Large, Large, Medium & Small', though not specified & defined by the Bank so far, the Branch Manager is vested with all kinds of responsibilities including the routine matters. The Branch Head mainly performs the following duties.

- Overall control on Branch working.
- Business development.
- Public Relations & maintaining liaison with authorities of Govt. / RBI / Public.
- Finalisation of performance budget and fulfillment of targets.
- Monitoring of credit portfolio / Upgradation of NPAs / Recovery in NPAs.
- Exercise sanctioning powers both lending & non lending / administrative and reporting to higher authorities.
- HRD, motivation through staff meetings.
- Industrial Relations.
- Disciplinary actions (if authorized).
- Customer Meets / Union Meetings & Staff meetings.
- Supervise job rotation.
- Followup of inspection & audit reports & ensuring rectifications.
- All correspondence relating to Central Office, other Regions.
- Redressal of complaints.
- Over all control on housekeeping.
- Ensuring that the Bank's systems & procedures are properly followed at the Branch.

At times, in the Branches, the Branch Heads are kept busy in the routine matters, thus not able to focus their duties on the developmental activities of the Branch. Although, the Branch Heads are assisted by Officers in Scale III, II, their discretionary powers are not allowed to be used and only the Branch Head being the Incharge of the Branch is empowered to use the discretionary powers.

It is also observed that at times work allocation is not properly made at Branch level. It has also been the experience that in case of instances of any enquiry in future no record is available for verification as to who was handling a particular table / portfolio in the past.

It is expected that every Officer and member of the staff performs his duties & responsibilities diligently and efficiently and head of the Branch is not unduly saddled with routine matters which should be best handled by all the members of his team at different desks.

The Branch Manager / Head of the Branch should give greater attention to planning for business development, charting strategies for growth, expanding customer base through requisite customer relationship measures, scouting for avenues to expand credit portfolio qualitatively & quantitatively, Management of NPAs, Liaison with local authorities, Govt. departments, Large Institutions, Corporates & high net worth clients etc. to ensure that the Branch is on the path of accelerated growth & improves market share.

In this context, it has now been decided that one Officer in every Branch (wherever available) shall shoulder the responsibility of second in command and be identified / designated as Dy. Branch Manager.

The roles & responsibilities of the Dy. Branch Manager, have been identified as given in the Annexure which are indicative and illustrative. Briefly, the Dy. Branch Manager, shall be second in command, who will facilitate internal administration, control & co-ordination among Officers & staff and ensure expeditious disposal of matters related to customer service. He shall also be a facilitator for business development and work in close co-ordination with the Branch Manager / Head of the Branch.

During absence of Branch Head, the Dy. Branch Manager, shall discharge all the routine / regular functions of the former and perform the delegated functions. The Dy. Branch Manager, will also be responsible for liaison with controlling Offices for reporting and compliances.

The Regional Offices will identify in consultation with the Branches, such Officers to be given 'second in command position' and re-designate them as Dy. Branch Managers under intimation to the concerned Circle Offices. The Circle Office & HRM Deptt., C.O., Pune, shall record the names of Officers identified to function as Dy. Branch Managers. Whenever the Officer identified and assigned the role of Dy. Branch Manager, is transferred / ceases to be in service, the Regional Office, in consultation with the Branch Head, shall identify another eligible Officer so as to ensure smooth operation of the system.

The above arrangement will arise in all categories of Branches i.e. ELB, VLB, LB, MB & SB wherever Officers are posted to assist the Branch Heads. However, in case of some of the ELBs where Chief Managers have been posted to act as second in command, this arrangement will not arise.

The Officers whose services are shared among several Branches, will not be entrusted with the duties & responsibilities of Dy. Branch Manager.

With the re-defining of the role of second in command and relief from the work related to routine internal matters, the Branch Head shall concentrate on business development and growth, recovery of dues, NPAs, quality credit expansion, image building, marketing, maintaining liaison with Govt. Deptt., Large institutions, Corporates and adopt appropriate strategies to improve the earnings of the Branch, increase market share of the business & profits. Thus the Branch Heads will be in a position to take timely decision and dispose matters expeditiously and also ensure disposal through the Dy. Branch Manager, even during his absence.

The Branch Manager, however, shall continue to exercise overall supervision & control & provide necessary guidance & instructions to the Dy. Branch Manager and the members of the staff, as would be necessary for achieving Corporate goals.

Circle / Regional Heads will ensure that the above administrative decision, is implemented with immediate effect and the names of the Dy. Branch Managers are informed to HRM Deptt., C.O., Pune, with particulars relating to their Branch, employee name, & PF No, grade/scale within 20 days from the date of this Circular.

The Controlling Offices, henceforth may contact the Dy. Branch Manager, for all housekeeping and internal control matters including submission of returns / statements etc. as detailed in the Annexure.

Yours faithfully,

**General Manager
HRM**

Encl : Annexure

/ D /

F:\CIRCULAR\2009\06_2009.doc

RESPONSIBILITIES OF DY. BRANCH MANAGER

Subject to the overall control and direction of the Head of the Branch, the Dy. Branch Manager/ Second in command shall function as Floor Manager besides entrusting, allocating duties and responsibilities among the Officers and staff in the functional areas described hereunder, he shall be responsible for achieving proper discharge of the duties and responsibilities by the Officers and staff concerned. He shall also be a facilitator for Business development and work in close co-ordination with the Branch Head / Chief Manager.

01. CUSTOMER RELATIONS & SERVICE :

- (a) Keep effective Public Relations and ensure courtesy in dealing with the customers and public in person, in correspondence and on telephone. Avoid confrontation by resolving the issues tactfully. Ensure adherence to Telephone Discipline by all the members of staff.
- (b) Maintaining effectiveness in branch operations and in customer service. Dispose the matters as per the rules in force except those that require the personal attention of the Branch Manager.
- (c) Redressal of the grievances of customers as per rules / guidelines duly bringing to the notice of the Branch Head unpleasant instances, if any, happened in his absence.
- (d) Ensure maintenances of adequate stock of security items, passbooks, publicity literature and various forms required for deposits & advances and other transactions.
- (e) Monitoring the matters related to claims to the assets of the deceased customers and ensuring their quick disposal as per prevalent guidelines.
- (f) Be aware and authorize the return of cheques of customers in the absence of Branch Head and ensure to bring the same to the notice of the Branch Head.

02. INTERNAL CONTROL & SUBMISSION OF REPORTS :

- (a) Attend to effective cash management.
- (b) Joint custody of cash

- (c) Supervision over tallying cash, physical [from docket & cash reports in system]
- (d) Authorize cash transactions
- (e) Authorizing transactions within his powers
- (f) Ensure smooth Day-begin, Day-end of the branch software systems
- (g) Verify & ensure prompt submission of periodical returns in conformity with the prescriptions in schedule of returns through concerned departmental Officers / Staff.
- (h) Ensure periodical balancing / tallying of books of accounts and monitoring of fraud prone sundry items as prescribed.
- (i) Scrutiny of daily vouchers, verification, protection and preservation of voucher bundles and records in use. Assisting in segregation and destruction of old records as per the policy after obtaining permission from the competent authority.
- (j) Monitor preparation of annual indent of stationery and security items as per norms.
- (k) Monitor and maintain close watch on current accounts, big accounts, newly opened accounts and other institutional accounts which form sizable share in total deposits.
- (l) Ensure maintenance of registers for cash transactions exceeding Rs. 10.00 lacs and observations of KYC norms at the time of opening of accounts and monitoring of large value transactions.
- (m) Ensure periodical verification of securities and attend to orderly arrangement of joint custody items duly getting relevant registers updated as a joint custodian.
- (n) Facilitate taking note of exceptions appearing in exceptional reports by Branch Head and enforce steps to reduce such items.
- (o) Take steps in consultation with Branch Head to plug loopholes in transgressions on systems and procedures or unfair practices that may cause operational risks / future losses. Advise the staff to adhere to the laid down systems and procedures and to avoid shortcuts bypassing the guidelines.
- (p) Ensure maintenance of mandatory registers like customer complaint register, AOD registers etc.

03. PREVENTIVE VIGILANCE :

- (a) Keep vigil on the spending / borrowing habits of staff and report any excessiveness / abnormality to the Branch Head. Also report to Branch Head any attempts by the staff to borrow from customers or to influence them for any gifts / concessions.
- (b) Keep watch on the customer's lounge and ensure disposal of matters without delay. Also observe for presence of unscrupulous people with malafide intentions to cheat customers or Bank and be on guard to take steps to thwart such attempts with the help of vigilant staff. Note whether passbooks / statements of accounts / withdrawal leaves are left on the counter and advise the department staff to stop such practices.
- (c) Ensure proper control over restrictive and fraud prone accounts viz. suspense accounts, unclaimed deposits, non operative accounts, dormant deposits, sundry charges, interest on deposit account, clearing vouchers receivable etc. with periodical review and monitoring.
- (d) Ensure requisite supervision / control as required on day book, general ledger, transfer scroll, sundry advances etc. to avoid occurrence of fraud.

04. REDUCTION IN EXPENDITURE & PAYMENT OF TAXES, RENT etc :

- (a) Ensure exercising adequate control for minimizing all types of expenses in the Branch such as telephone, consumption of stationery, computer consumables, electricity and other overheads without sacrificing quality. Seeking approval for expenditure beyond the Branch limits.
- (b) Ensure prompt payment of electricity, telephone bills, taxes without penalty and by due dates, ensuring recovery of the amount incurred for personal of telephone etc.
- (c) Ensure payment of rent in respect of office premises and residential quarters duly obtaining the receipts.

05. BRANCH AMBIENCE & DAY TO DAY FUNCTIONING :

- (a) Ensure proper maintenance of office premises neat & tidy and making available basic amenities to customers in consultation with the Head of the Branch, wherever required.

- (b) Arrange to distribute the inward mail after perusal / instructions from the Head of the Branch among the concerned department functionaries duly monitoring the pendency and ensure clearances. Co-ordinate & ensure that the outward mail is dispatched on the same day without fail.
- (c) Oversee extension counters and co-ordinate for their smooth functioning and reconciliation.
- (d) Overall supervision and operations of safe deposit lockers and ensuring collection of periodical rents and security deposit, follow up of recovery of locker rent arrears by the concerned and ensure full occupancy of lockers by canvassing through the staff and known customers etc.
- (e) Ensure display on notice boards mandatory matters as per the guidelines with due updating of the interest rates on deposits. Updation of interest rates on deposits on the display board immediately after receipt of relevant information.
- (f) Ensure maintaining of records pertaining to premises and maintenance as per systems in vogue.
- (g) Monitor matters pertaining to clearing house through the concerned.
- (h) Monitor operation of our accounts with other Banks, if any and ensure prompt reconciliation through the concerned.
- (i) Ensure remittance of collection account proceeds like Income Tax, Profession Tax, Telephone Bills and other receipts in time. Monitor timely issue of certificates for deduction of tax at sources wherever deducted.

06. STAFF MATTERS :

- (a) Assist the head of the Branch in proper distribution of functional responsibilities with clear cut authority to Manager, Officers and award staff keeping in view their abilities, attitudes, performance and past experience, work load etc and in periodical rotation of jobs as per norms.
- (b) Record information in Office Order book about all the staff members with their permanent / local addresses / telephone nos. & assignment of work / functions against signatures.

- (c) Resolve differences of interpretations, if any, as per the laid down rules / norms & in case of difficulty, seek guidance of Branch Head or Regional Office.
- (d) Ensure maintenance of harmonious relations among the member of the staff.
- (e) Handling all matters pertaining to staff administration such as maintaining staff files, staff sundry advances, income tax deductions, sanction of leave etc. Maintaining staff leave record.
- (f) Ensure punctuality & discipline by all the staff members duly maintaining movement register, attendance register. Provide feedback to the Branch Head on the staff for performance based recognition / corrections of deficiencies.

07. LIAISON :

- (a) Keep in touch with the Nodal Officer (IT), suppliers of computer consumables, AMC provides, binding agencies / persons etc. to ensure prompt service and solving IT related problems at the Branch.
- (b) Adhere to the IT security norms as per policy.
- (c) Liaison with Circle / RO for all requisites support and providing the requisite information to them in the absence of the Branch Head, when contacted.

08. ASSISTANCE & FEED BACK TO THE BRANCH HEAD :

- (a) Assistance in finalizing the performance budget, capital expenditure budget, strategies to achieve the business targets and increasing the income. Rectification of Inspection / Audit Reports.
- (b) Assistance in holding staff meetings, convening the customer service meetings, customer meets and other developmental activities.

09. MISCELLANEOUS :

- (a) Guide the staff wherever required in respect of the Circulars administrative instructions and ensure proper dissemination of required information and circulars, etc.
- (b) Report to controlling office regarding the undesirable / detrimental departures from the rules and regulations of the Bank and the defects in the Banks, security arrangements of which the controlling

office might not be aware. Such report may directly be sent to Circle / Regional / Central Office.

- (c) Ensure implementation of Official Language Act as per the policy.
- (d) Popularizing Debit / Credit Cards, ATMs & other delivery channels, Bancassurance,
- (e) Ensure that the security alarm system is functioning and is in good condition.



/ d /

F:\CIRCULAR\2009\06_2009.doc

