



**बैंक ऑफ महाराष्ट्र**

मानव संसाधन विकास विभाग  
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**BANK OF MAHARASHTRA**  
**HUMAN RESOURCES MGT DEPTT.**  
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No. AX-1/ST/BM/Cir.68/2010/

Date : 01.11.2010

**ALL BRANCHES / OFFICES OF THE BANK.**

Dear Sir,

**Reg :- Duties & responsibilities of second in command in Regional Offices**

In order to enable the Regional Heads to concentrate more on expansion of Overall Business, Corporate Marketing & maintenance of good asset quality, a need is felt to spell out the duties and responsibilities of Second-in-Command in Regional Offices, so that they could share the routine work load from Regional Heads and allow them to focus on major issues confronting the Bank.

Regional Head will continue to be the overall in-charge for the Region's administration and will be responsible for its overall growth and business performance. The Second-in-Command will assist the Regional Head in all critical areas. The duties and responsibilities of the Second-in-Command are furnished below. These are indicative.

01. The Second-in-Command is expected to exercise financial and administrative powers within the delegated authority to the respective level / scale in which he / she is presently placed. Powers in respect of all functions which includes credit, expenditure, legal and personnel administration as per the powers delegated for lending, non-lending and HR administration. The sanctions so made by the Second-in-Command shall be reported to the Regional Head on a weekly basis for information. (Regional Offices should include these sanctions also in the monthly reporting to Central Office). All credit sanctions at the Regional Office should be duly recommended / endorsed by the second-in-command.
02. Second-in-Command shall monitor the credit sanctions at branches in the Region and ensure that the targets are achieved at all branches of



the Regions. Any unusual spurt in advances in branches should be looked into carefully and brought to the notice of Regional Head.

- 03.** Second-in-Command shall monitor the Marketing of new initiatives and growth of non interest income.
- 04.** The Second-in-Command shall be in charge of Credit Monitoring at Regional Office whose functions include –
  - (a)** Monitoring of borrowal accounts and submission of APRs.
  - (b)** Ensuring submission of Quarterly Information Statement (QIS).
  - (c)** Ensuring submission of reports on financial inclusion.
  - (d)** Conducting monthly meeting of CRMs at Regional Offices and take up follow up action and submission of minutes to C.O.
  - (e)** Ensure conducting of stock audit.
  - (f)** Monitoring of borrowal accounts (limit Rs. 10 lac and above) through CBS, identifying the irregularities in loan accounts with aggregate credit facilities of Rs. 1 crore and above on weekly basis and Rs. 10 lacs and above on a monthly basis and take up appropriate action for regularization of the identified accounts.
  - (g)** Ensuring that the SMA Statement of the Region is submitted to Credit Monitoring Department of Central Office on or before the stipulated date.
  - (h)** Conducting ILRC meeting.
  - (i)** Reviewing of advances < Rs. 10 lacs to avoid slippage every fortnight and guiding branches in retaining these accounts as standard assets.
  - (j)** Ensuring compliance of the general directions issued by Credit Monitoring Department of Central Office, in connection with SMAs of the Region.
  - (k)** Ensuring that RLRC meetings are conducted as frequently as necessary, to complete the schedule of review during the year.
  - (l)** Ensuring that the Credit Audit is conducted as per schedule and the reports are followed up.



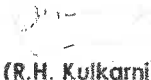
05. Branch visit - Second-in-Command shall carry out Branch visits as per the orders of Regional Head and submit branch visit reports.
06. During the leave period / absence of Regional Head, Second-in-Command shall be in effective control of Regional administration.
07. He shall be responsible for timely disposal of DA cases and follow up.
08. Monitoring the Punctuality and attendance of all staff members in the Region and ensuring discipline and effective customer service.
09. Scrutiny of Audit and Inspection reports of branches, ensuring rectification of irregularities, submission of rectification by branches and placing reports to RLRC.
10. Monitoring the Cash balance and Bank balance maintained by branches.
11. Monitoring CBS downtime of branches and ATMs.
12. Monitoring the functions of Currency Chests.
13. Monitoring the responses to customer complaints in time and conducting meeting of Customer Service Committee.
14. Monitoring NPA recovery and actions under SARFAESI Act.
15. Arranging Manpower support to branches with inadequate manpower (specially single Man branches) whenever the staff / Officer goes on leave.
16. Ensuring effective functioning of Risk Based Supervision (RBS).

In addition to the duties & responsibilities mentioned above, Second in commands at Regional Offices would also carry out any specific responsibilities assigned to them by the Regional Heads.

**Yours faithfully,**

  
(E.J. Thomas)  
**Dy. General Manager**  
**HRM**



  
(R.H. Kulkarni)  
**General Manager**  
**HRM & IT**

11/11/2010 500 10/11



	<p>बँक ऑफ महाराष्ट्र Bank of Maharashtra</p>	<p>मानव संसाधन विकास विभाग HUMAN RESOURCES MGT DEPTT. प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5 टेलीफोन/TELE : 020-25514501-12, 25532752 ई-मेल E-mail: bomcoper@mahabank.co.in</p>	 <p>एक वाक्य स्वच्छता की ओर 'स्वच्छता अभियान' की सफलता हेतु हम प्रनिबद्ध हैं</p>
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AX1/HRM/BM/Cir.48/2019-20

Date: 01.08.2019

ALL BRANCHES / OFFICES OF THE BANK

Dear Sir,

Reg: - Duties & Responsibilities of Dy. Zonal Manager

The Deputy Zonal Manager assumes an important role in control and administration of the Zone and thereby assists Zonal Manager in overall business development.

The duties and responsibilities of Dy. Zonal Managers were last signified in November, 2010. Some of these duties & responsibilities are not relevant in the present day context. Whereas, due to technology advancement, change in business strategies and Corporate goals of the bank, need is felt to fine tune the duties and responsibilities of DZMs.

Keeping this in view, the duties and responsibilities of Dy. Zonal Manager are recast as per the Annexure.

We advise all the Dy. Zonal Managers to perform all the jobs signified in the Annexure with full fervour, so that their contribution gets reflected in the achievement of organizational goals.

Yours faithfully



(N. Muniraju)

General Manager

HRM



O&M	285	2019-20
Date	2.08.2019	

## ANNEXURE

### Duties & Responsibilities of Deputy Zonal Manager (DZM)

<b>Administration</b>	<ul style="list-style-type: none"><li>• Manpower support to branches</li><li>• Monitoring the Punctuality and attendance</li><li>• Maintaining cordial Industrial Relations</li><li>• Ensuring timely submission of APARs &amp; their finalization.</li><li>• Timely disposal of DA-cases and follow up.</li><li>• Ensuring 100% attendance in training programs.</li><li>• Monitoring Cash balance and Bank balance maintained by branches &amp; functions of Currency Chests</li><li>• Branch visit - as per the advice of Zonal Head</li><li>• AMC management / Monitoring of Furniture &amp; Dead Stock (F &amp; D) Accounting</li><li>• Lease agreement of Branches</li><li>• Transfers of Award Staff as per BPS provisions.</li><li>• Ensuring compliance from branches in respect of statutory returns.</li><li>• Monitoring FI &amp; SLBC related issues</li><li>• Effective control of Zonal Administration, in the absence of ZM</li></ul>
<b>Financial Sanctions</b>	<ul style="list-style-type: none"><li>• Exercising powers in respect, of expenditure, legal and personnel administration as per the powers delegated for non-lending and HR administration.</li></ul>
<b>Monitoring</b>	<ul style="list-style-type: none"><li>• Heading the CRR Validation Committee at Zonal Offices.</li><li>• Ensure conduct of Credit audit, Concurrent audit &amp; stock audit.</li><li>• Monitoring of borrowal accounts and submission of APRs, quarterly &amp; half yearly statements.</li><li>• Ensuring submission of reports on Financial Inclusion.</li><li>• Conducting ILRC and ZLRC meetings as per schedule.</li><li>• Reviewing of advances every week to avoid slippages.</li><li>• Ensuring compliance of directions of Credit Monitoring Department, HO, in connection with SMAs of the Zone.</li><li>• Monitoring of Credit Sanctions at branches. Monitoring progress of branches in achievement of targets.</li><li>• Monitoring the Marketing of new initiatives and growth of non-interest income</li><li>• Analysis of data of quarterly results of zone.</li></ul>



<b>Inspection &amp; Audit</b>	<ul style="list-style-type: none"> <li>• Scrutiny of Audit and Inspection reports of branches, ensuring rectification of irregularities, submission of rectification by branches and placing reports to ZLRC.</li> <li>• Ensuring strict conformity of laid down systems and procedures for preventing frauds.</li> <li>• Ensuring effective functioning of Risk Based Supervision (RBS) by RBI.</li> <li>• Verification of Branch wise exceptional reports.</li> <li>• Scrutiny of reports pushed by Offsite monitoring Unit (OMU) HO and taking appropriate action thereon.</li> <li>• To keep a watch on early mortality accounts and ensuring completion of staff accountability exercises in time.</li> <li>• Reconciliation &amp; tallying of all Nominal accounts.</li> </ul>
<b>Recovery &amp; Legal</b>	<ul style="list-style-type: none"> <li>• Monitoring NPA recovery and actions under SARFAESI Act/NCLT/DRT/LOK ADALATS etc.</li> <li>• Reviewing the performance of Panel advocates and Panel Valuers.</li> <li>• Identification &amp; Reporting of Willful defaulters &amp; Non Co-operative Borrowers</li> </ul>
<b>Liability, ABC Products and Customer Service</b>	<ul style="list-style-type: none"> <li>• Initiatives for increasing Forex business and marketing of NRI products.</li> <li>• Organizing CASA campaigns /mobilizing CASA deposits and enhancing customer base.</li> <li>• Marketing of Alternate Business Channels.</li> <li>• Monitoring the responses to customer complaints in time and conducting meeting of Customer Service Committee.</li> <li>• Marketing of Financial Inclusion products viz. APY, PMJJBY, PMSBY, PMJDY &amp; ensuring achievement of targets under each category.</li> </ul>
<b>Information Technology</b>	<ul style="list-style-type: none"> <li>• Marketing of Digital Products of the Bank and augmenting ATM card base, Usage of Internet Banking/Mobile Banking.</li> <li>• Monitoring CBS downtime of branches and ATMs.</li> <li>• Assisting &amp; guiding the Branch Heads in data cleaning of Loan accounts (Project Nirmal).</li> </ul>
<b>Miscellaneous</b>	<ul style="list-style-type: none"> <li>• Any other jobs/responsibilities assigned either by the Zonal Head or Head Office from time to time.</li> </ul>



