

# KEY RESPONSIBILITY AREAS

Under noted KRAs are just illustrative. Authority may add/delete depending upon functional responsibility of the officer. (Cir No. HRD/72/78/2014-15/881 dt 05-02-2015)

## 1) ACCOUNTS

- a) Preparation of Balance Sheet.
- b) Coordination with statutory auditors, ROs, Branches & Deptt at HO
- c) Other Assets.
- d) Matters relating to collection of Direct Taxes, Sale Tax, Professional Tax.
- e) Currency chests supervision & inspection.
- f) Preparation/Implementation of IFRS framework
- g) Planning & Monitoring of Profitability
- h) Follow up & Reconciliation of impersonal accounts, sundry, suspense, clearing adjustment, LBC/MBC etc
- i) Cash Management
- j) Supervision of Currency Chest & Inspection
- k) Compliance of all statutory requirements under Banking Regulation Act, Companies Act, RBI Act relating to banking operations.

## 2) ASSET RECOVERY BRANCH:

- a) Follow-up of suit filed a/cs. above Rs.10 lacs.
- b) Attending matters/cases pertaining to DRT.
- c) Coordination with branches & advocates
- d) Execution of decrees

## 3) CARDS MANAGEMENT

- a) Marketing and business development of Credit Cards, ATM Cards, Debit Cards, etc.
- b) Formulation of budget and strategies for achievement of budget
- c) Credit Risk Appraisal functions for issuance of cards.
- d) Maintenance of records, hot listing, blacklisting functions.
- e) Recovery management of Card dues.
- f) Liaison with card centres, recovery agents, Advocates etc.
- g) Coordination with publicity department for ensuring viability of products & customer information campaign.

## 4) CREDIT MANAGEMENT

- a) Processing of credit proposals.
- b) Scrutiny of Advances sanctioned

- c) Post-sanction follow-up
- d) Achievement of Budget of therein/ bank as a whole
- e) Average TAT of the credit proposals handled by the officer
- f) CDR Cell & restructuring of advances – appraisal & follow up etc.
- g) Supervision & Marketing of advances to SME sector especially Micro sector
- h) Achievement of MSE sector Target vis a vis Budget
- i) Budget and review of the performance of the regions

## **5) CREDIT RISK MANAGEMENT**

- a) Formulation of Credit Policies
- b) Management of Credit risk.
- c) Rating System & Confirmation of Rating
- d) Supervision & updation of systems and procedures
- e) Implementation of Basle II /III framework
- f) Asset Liability Management functions
- g) Formulation of risk policies
- h) Organizing CRMC
- i) Handling of SDRMC of Board

## **6) DISCIPLINARY ACTION**

- a) Framing of charge sheets / imputations of lapses, which are definite and capable of being proved in the disciplinary proceedings.
- b) Ensuring appointments of Presenting Officers and Inquiry Authorities guiding the Pos in the effective discharge of their roles
- c) Monitoring of Disciplinary cases and enquiry proceedings
- d) Ensuring submission of tentative decision of Disciplinary Authorities in Vigilance cases for seeking Second stage advice from CVC.
- e) Training and developing staff working under him

## **7) ESTABLISHMENT**

- a) Management of deployment/ attendance / leave of all award staff in the concerned establishment
- b) Disbursement of salaries and all other payments to employees and effecting recoveries, wherever required
- c) Wages and Salary Administration
- d) Administration of staff advances/LFC/Mutual Welfare schemes
- e) Remittance of various contributions/provident Fund/Pension Fund to the appropriate authorities and arranging for payment of superannuation dues to retiring employees
- f) Administration of Medical benefit schemes/leased housing facility scheme.
- g) Accrual valuation of Gratuity & arrangements for getting appropriate authority

## **8) FACULTY MEMBER**

- a) Organizing, co-coordinating and designing courses which are concise and practical oriented, obtaining substantial inputs from the field as possible.
- b) Handling sessions in training programmes conducted at centres.
- c) Ensuring smooth and effective functioning of training centres.
- d) Keeping abreast of Bank's scheme / procedures / latest innovations in field of banking.
- e) Conducting Locational Training Programmes.
- f) Interest taken in development of trainees.

## **9) INVESTMENT & TREASURY**

- a) Investment appraisals of NCDs & Documentation.
- b) Custodial Services.
- c) NSLR Trading.
- d) RBI Policy matter compliance.
- e) Remittances.
- f) Reconciliation.
- g) Asset Liability Management.
- h) Derivatives
- i) Preparation of Annual Report
- j) Conducting Annual/Extraordinary General Meetings
- k) Secretarial Compliance
- l) Servicing shareholders/servicing Bonds

## **10) INTER BRANCH RECONCILIATION (IBR)**

- a) Collection merging, validating, processing of data both for IBR and DDR
- b) Identification, follow-up and rectification of Error Documents
- c) Identifying pending debit/credit entries and follow-up
- d) Creation of Blocked Account for old credit entries & follow-up
- e) Advise & guidance to branches/ROs for correction, adjustment of entries relating to HO A/c. and DD a/c.
- f) Submission of monthly/quarterly reports to RBI/Audit Committee.

## **11) INSPECTION & INTERNAL AUDIT:**

- a) Use of mandays in completing Inspection/Audit and submission of report.
- b) Nature, type and extent of detection of irregularities in various areas of Branch/Office
- c) Functioning and getting them corrected during the inspection.
- d) Detection of Income Leakage.
- e) Safeguarding Bank's interest against frauds.
- f) Risk-based Supervision

## **12) INTERNATIONAL BANKING DIVISION (FOREIGN EXCHANGE):**

- a) Implementation & formulation of policies related to Forex
- b) Monitoring of Forex business
- c) Dealing Room activities
- d) Swift operations
- e) FCNR Control
- f) Nostro Accounts

**13) INFORMATION TECHNOLOGY:**

- a) Planning of Mechanization / Computerization in the Bank
- b) Keeping abreast of latest technological development.
- c) Upgradation of branch computerization.
- d) Control and monitoring outside computer processing agencies.
- e) Support to computerized branches/networking
- f) Maintenance of IT Products
- g) Working out plan for module, keeping information on all IT related projects, i.e. implemented, under implementation, sanctioned, but to be commenced etc.
- h) Maintaining track of problems in hardware and software areas in branches, assisting branches in solving, monitoring progress and ensuring maintenance of proper fallback systems
- i) Implementation of appropriate data, security measures and disaster control procedures
- j) Studying latest technological of trained manpower for computerization projects at all levels
- k) Monitoring disposal of computer audit reports, identification of core problem areas and development of problem solving ,
- l) Control and monitoring of outside computer processing agencies, cost effectiveness and developing plans for alternative in-house processing system

**14) INSURANCE CELL:**

- a) Tie-up for Life & Non-life Insurance
- b) Generating Bancassurance business
- c) Developing Products related with Bancassurance
- d) Marketing of insurance products
- e) Procuring and renewing the licenses
- f) Implementation of IRDA guidelines

**15) LAW:**

- a) Conversant with legal matters and upto date knowledge in legal matters.
- b) Follow up of Court cases/DRT cases.
- c) Legal issues relating to Bank's premises.
- d) Implementation of Securitization Act.
- e) Furnishing legal opinion on various matters.
- f) Maintaining records for suits, decreed cases & other litigation

- g) Attending / appearing before the court / tribunal/ forum etc when required
- h) RTI Act, 2005 and its implementation & monitoring

**16) LEAD BANK OFFICERS:**

- a) Formulation of District Credit Plan/Annual Action Plan.
- b) Convening District Credit Committee/Standing Committee Meetings.
- c) Rapport with Branch Managers of Banks operating within the district.
- d) Rapport with Govt. Departments/Zilla Parishads/Block Development Officers

**17) LIAISON OFFICER/PRO:**

- a) Public Relation and liaison with Government/outside agencies.
- b) Smartness and active interest shown in work.
- c) Co-ordination of security staff under control.
- d) Arrangements for Seminars/Meetings with Government Heads/Banks' functionaries.

**18) MARKETING & PUBLICITY:**

- a) Marketing of Bank's products
- b) Devising of new products
- c) Building public image of the Bank
- d) Preparation of publicity material
- e) Publicity through various media, maintaining press relations
- f) Managing publicity budget

**19) HUMAN RESOURCES DEVELOPMENT**

- a) Deployment of staff through co-ordination with Regional Offices
- b) Conducting promotion process as per Bank's Promotion Policy
- c) Wages & Salary Fitment
- d) Implementation of various guidelines issued by H.O / MoF/ RBI/ IBA.
- e) Submission of statements to H.O.
- f) Settlement of Terminal benefits
- g) Disposal of staff Complaints / Grievances
- h) Handling of disciplinary matters/court cases/conciliation & adjudication proceedings
- i) Dealing with Unions/Associations & maintaining harmonious IR
- j) Conducting periodical meetings with Union/Association/Welfare Associations
- k) Manpower Assessment
- l) Rotation / Placement / Transfer
- m) Review & dissemination of HR Policies
- n) Maintenance of Employee Records
- o) Recruitment of staff as per Bank's Recruitment Policy
- p) Preparation / Review of Training Policy
- q) Organizing RAC & TAC meetings
- r) Identifying training needs at all levels

- s) Competency Mapping & Assessment Centers
- t) Succession Planning , Employee Engagement & Retention
- u) Preparation of training budget/training programmes
- v) Administration of Welfare measures and other staff related activities
- w) Annual Performance Appraisal
- x) Asset Liability Statements of Employees
- y) Supervision of Disciplinary Actions
- z) HRMS & its implementation
- aa) Data maintenance of employees in HRMS & authenticity
- bb) Maintenance & implementation of Employee OBC Heath Parivar Scheme

**20) P.F., GRATUITY & PENSION**

- a) Ensure receipt of PF contributions from all employees
- b) Sanction of PF loans and Non-Refundable withdrawals from PF
- c) Investment of surplus funds through Investment Department
- d) Pension disbursements on due dates
- e) Collection, compilation of PF contribution statements
- f) Accrual valuation of Gratuity & arrangements for getting appropriate authority

**21) PLANNING & DEVELOPMENT / MIS / STATISTICS**

- a) Preparation of Annual Business Policy guidelines.
- b) Preparation of Annual Performance Budget.
- c) Preparation of Branch expansion plan.
- d) Development of Data-base to facilitate planning.
- e) Collection, compilation and submission of Returns.
- f) Monitoring of loss incurring branches
- g) Managing data flow etc
- h) Branch Profitability

**22) PRIORITY SECTOR ADVANCES & FINANCIAL INCLUSION:**

- a) Supervision & monitoring of Advances to Agriculture & Other Priority Sector.
- b) IDBI, SIDBI, NABARD refinance.
- c) Implementation of various NABARD schemes.
- d) Budget & Review of Performance of Region.
- e) Monitoring of Govt. Sponsored schemes, Lead Bank Scheme.
- f) Priority sector targets of the region/ bank achieved or not
- g) No of villages covered
- h) No of accounts opened/ no of house hold covered
- i) Products introduced and effectiveness of financial inclusion

**23) RETAIL BANKING:**

- a) Marketing of Retail Banking products.
- b) Monitoring performance of Regions under Retail Banking lending.
- c) New Retail Banking Product Development.
- d) Retail budget of the region/bank as a whole and whether achieved or not.

**24) RAJBHASHA (OFFICIAL LANGUAGE) SECTION:**

- a) Monitoring of statutory requirements with regard to increased use of Hindi in Bank.
- b) Translation of various documents English to Hindi & vice versa.
- c) Implementation of Official Language Policy & Orders pertaining to Rajbhasha issued by Government of India.
- d) Identification of Non-Hindi Staff for imparting training in Hindi.
- e) Conducting various training programmes for implementation of Official Language.

**25) RECOVERY MANAGEMENT:**

- a) Follow-up of NPA A/cs. & Borderline A/cs.
- b) Follow-up of control returns on irregular advances
- c) Restructuring/Rescheduling of irregular accounts
- d) Compromise Settlements/OTS.
- e) Recovery in written off a/cs- achievement viz a vis target
- f) Initiating action under SARFAESI Act till its logical conclusion
- g) Preparation of various returns / statements relating to Recovery Department including RL-6, provision sheets and DSB returns and timely submission of the same.
- h) Maintenance of limitation register to ensure that, in no case, limitation is allowed to expire.
- i) Performance oriented Recovery Camps / Lok Adalat so that maximum cases can be settled therein.
- j) Achievement of targets of closing NPA, total cash recovery etc.
- k) Declaration and handling of willful defaulters as per RBI guidelines
- l) Keeping proper record of technically / fully written off accounts to increase the profitability of the Bank.

**26) SECURITY**

- a) Supervision of Security arrangements of Branches/RO/HO Premises.
- b) Surprise checks of Branches/RO.
- c) Security arrangements of Currency Chests.
- d) Cash Management
- e) Liaison with various Govt. agencies
- f) Supervision and control over the security of staff
- g) Training for Security staff

**27) SERVICES & GENERAL ADMINISTRATION**

- a) Preparation & revision of policies.
- b) Cost control and effectiveness.
- c) Maintenance of branch/office premises.
- d) Renewal of lease.
- e) Acquiring of property on lease or outright purchase basis & maintenance of record
- f) Maintenance of records & renewal of contracts
- g) Expenditure control
- h) Maintenance of Bank's vehicles
- i) Maintenance of Telephones/mobile phones
- j) Printing of Bank Stationery items
- k) Supply & follow up of stationery items to branches/regions/HO departments
- l) Printing of numbered items
- m) Maintaining stock of stationery items

**28) VIGILANCE**

- a) Monitoring of Disciplinary cases and Enquiry proceedings.
- b) Framing of charge sheets.
- c) Assisting C. V. O. in Vigilance cases.
- d) Keeping upto date records of relevant documentary evidence.
- e) Liaising with CVO/CVC
- f) Assets & Liability Statement of Employees
- g) Submission of complaints and preliminary enquiry reports for seeking first stage advice/reference from CVO Head Office and arranging for their investigation
- h) Co-ordinating the efforts in this area with DAC at HO in respect of vigilance cases
- i) Submission of periodical returns to CVC
- j) Maintenance of Liaison with CVC, CBI, Local Police, cm etc
- k.) Ascertaining progress of vigilance cases and keeping the authority informed

**29) SECRETARIATS - CMD / ED / GM:**

- a) Attending to the secretarial work pertaining to the Executive
- b) Any other job entrusted to them by the Executive

**30) BOARD SECRETARIAT:**

- a) Arrangements for conducting Board/Management Committee (MC)/Audit Committee (AC) meetings etc.
- b) Preparing minutes of the meetings
- c) Follow-up of Board/MC/AC Compliance Reports with various Departments
- d) Attending to Govt./RBI references/letters
- e) Attending to Board of Directors

**31) SPECIALIST OFFICERS (BESIDES DESK DUTIES):**



- a) Specific duties assigned by the Branch Manager/Departmental Head
- b) Support and guidance given to operational functionaries at Branch/Regional Office on specialized areas.

**Note: The above list of Key Responsibility Areas (KRAs) is indicative. The Reporting / Reviewing Authorities may add KRAs as per requirement.**

### Competent Authorities for APAR year 2014-15

<b>I OFFICERS AT BRANCHES</b>				
<b>Sr No</b>	<b>Appraisee</b>	<b>Reporting Authority</b>	<b>Reviewing Authority</b>	<b>Accepting Authority</b>
1.	Officers upto Scale-III posted at the Branches (Other than Second Man & Branch Incumbent)	Reporting Officer/ 2nd Man at the Branch	Reviewing Officer / 2nd Man / Branch Incumbent	Accepting Officer / Branch Incumbent/ Regional Head
2.	Second Man and Scale-IV & Scale-V Officers at the Branch	Reporting Officer / Branch Incumbent	Reviewing Officer / Branch Incumbent / 2nd Man at RO	Accepting Officer / Regional Head
3.	Branch Incumbent	Reporting Officer / 2nd Man at R.O / RH	Reviewing Officer / Regional Head / DGM	Accepting Officer / Guardian GM of the Region at Head Office / CGM(HRD)
<b>OFFICERS AT REGIONAL OFFICES</b>				
4.	All Officers(other than 2nd Man & Regional Head)	Reporting Officer / Functional Vertical Head / 2nd Man at R.O	Reviewing Officer/ 2nd Man / Regional Head	Accepting Officer/2nd Man/ Regional Head/ Guardian General Manager of the Region / CGM (HRD).
In case the Appraisee Officer at the Regional Office and 2nd man at R.O are of same scale, then the Regional Head will be Reporting Authority, In-charge General Manager of the Region be will be the Reviewing Authority and CGM (HRD) will Accepting Authority respectively.				
5.	Asstt. General Manager/Dy. General Manager/ 2nd Man (Other than Regional head)	Reporting Officer / Regional Head	Reviewing Officer / Guardian General Manager of the Region at HO / Chief General Manager (HRD)	Accepting Officer /CGM (HRD)/ ED
6.	Regional Head (Scale V &VI)	Reporting Officer / Guardian General Manager of the Region at HO / CGM (HRD)	Reviewing Officer / CGM (HRD) /Executive Director	Accepting Officer / ED /MD&CEO
7	VII	Reporting Officer / Executive Director	Reviewing Officer / MD& CEO	Accepting Officer / MD&CEO /Chairman
<b>OFFICERS AT HEAD OFFICE</b>				
8.	All Officers	Reporting Officer / AGM	Reviewing Officer /AGM/ DGM	Accepting Officer / DGM / General Manager / CGM (HRD)
9.	Scale V Officers	Reporting Officer /	Reviewing Officer /	Accepting Officer /

		Dy. General Manager	General Manager	CGM (HRD) / ED
10.	Scale VI Officers	Reporting Officer/ General Manager	Reviewing Officer /CGM (HRD)/ ED	Accepting Officer / ED/MD&CEO
11.	Scale VII Officers	Executive Director	MD&CEO	MD&CEO/Chairman
<b>OFFICERS AT HUMAN RESOURCE DEVELOPMENT INSTITUTES (HRDIs)</b>				
12.	All officers (other than Vice Principal / 2nd Man/Principal)	Reporting Officer/ Vice Principal / Principal	Reviewing Officer/ Vice –Principal , HRDI, Noida	Accepting Officer / Principal, HRDI Noida/CGM (HRD)
13.	Scale V, In-charge Principal at HRDIs(other than Noida)	Reporting Officer /Principal , HRDI, Noida	Reviewing Officer /CGM(HRD)	Accepting Officer /CGM (HRD)/ ED
14.	Scale VI In-charge Principal	Chief General Manager (HRD)	ED	MD &CEO
15.	Scale VII Officers	ED	MD&CEO	MD &CEO /Chairman
<b>OFFICERS AT REGIONAL INSPECTORATES</b>				
16.	All Officers (other than the In charge)	Reporting Officer /2nd Man at Inspectorates/ In charge at Inspectorate	Reviewing Officer / 2nd Man at Inspectorates / In charge at Inspectorate	Accepting Officer /In charge at Inspectorate /DGM (I&C) at HO
17	In-charge of the Inspectorate	Reporting Officer / DGM/GM at I &C, HO	Reviewing Officer /GM (I&C) at HO	Accepting Officer /CGM (HRD) /ED