



**पंजाब नैशनल बैंक**  
**punjab national bank**  
INSPECTION AND AUDIT DIVISION  
HO, NEW DELHI

December 05, 2016

**TO ALL OFFICES**

**CIRCULAR NO. 31 / 2016**

**BOOK OF INSTRUCTIONS (OPERATIONS) CHAPTER-  
XXVII – PASSING & SIGNING POWERS OF BANK'S  
OFFICIALS**

Operational guidelines on **PASSING & SIGNING POWERS OF BANK'S OFFICIALS** are contained in Chapter XXVII, Book of Instructions (Operations), as amended up to 31.12.2011 which was uploaded vide IAD, HO, circular No. 14/2012 dated 27.01.2012.

The aforesaid Chapter has been amended & updated by Inspection & Audit Division, Head Office up to 22.10.2016 and is available as Annexure-I to this circular.

Incumbents of all offices are advised to replace the existing Chapter XXVII in the office copy of Book of Instructions (Operations) available at theirs with the revised Chapter available as Annexure – I.

**Encl.: Annexure-I (Chapter XXVII, Book of Instructions – Operations)**

**(HARI KANT RAI)**  
**GENERAL MANAGER**

CHAPTER XXVII

**Passing & Signing Powers of Bank's Officials.**

<b>Category of Officials</b>	<b>Max. Passing Power</b>	<b>To sign Drafts / Cash order</b>	<b>To sign Term Deposit/Call Deposits Singly</b>
Incumbent Incharge; Manager; Officer Incharge	Full Power	Upto and inclusive Rs.50000/-	Full Powers
Deputy Manager or Officer where he is Incumbent Incharge of Br./Ext. Counter or Officiates as the Incumbent Incharge in temporary or permanent absence of the Incumbent Incharge	Full Powers for Cash, Clearing and Transfer	Up to and inclusive Rs.50000/-	Full Powers
Deputy Manager where he is not an Incumbent Incharge	Rs10.00 lakh for cash Transactions and Rs.20.00 lakh for Clearing & Rs 25.00 lakh for Transfer	Upto and inclusive Rs.50000/-	Full Powers
Officer in JMG Scale I (other than Deputy Manager) where he is not Incumbent	Rs.5.00 lakh for Cash transactions and Rs10.00 lakh for Clearing & Rs.15.00 lakh for Transfer	Upto and inclusive Rs.50000/-	Rs. 15000/-
Special Assistant	Cash Rs.35000/- and Rs.150000/- for Clearing & Transfer	Singly upto Rs.7500/- and beyond Rs. 7500/- as second signatory jointly with an Officer signing as first signatory.	Rs. 7500/-

Powers	Jointly or Singly	Incumbent Incharge / Manager (2 <sup>nd</sup> Man)	AGM/ CM/ Sr. Manager	Officer	Special Asstt.
<b>1. To hold charge of:</b>					
Cash	Jointly with Cashier	Yes	Yes	No	No
Jewellery	-do-	Yes	Yes	No	No
Articles in Safe Custody	-do-	Yes	Yes	No	No
Strong Room	-do-	Yes	Yes	No	No
Loan Documents and securities	Jointly by two Officers one of whom must be the Incumbent Incharge, Manager, Deputy Manager or Officer	Yes	Yes	Yes	Yes
Inoperative ledgers* & relative a/c opening forms and specimen signatures	-do-	Yes	Yes	Yes	Yes
Parcels	Jointly by two Officers one of whom must be the Incumbent Incharge, Manager, Deputy Manager or Officer	Yes	Yes	Yes	Yes
Security Forms	Jointly by two Officers one of whom must be Manager, Deputy Manager and in his absence an Officer	Yes	Yes	Yes	Yes

At Offices where there is only one supervising official, loan documents and security forms should remain under joint custody of the Incumbent Incharge and Head Cashier. However, where there is no cashier, Incumbent Incharge may keep such documents and securities in his single custody.

But small supplies of cheque books for current use may be kept by Officer or Special Assistant.

	<b>Jointly or Singly</b>	<b>Incumbent Incharge/ Manager (2<sup>nd</sup> Man)</b>	<b>AGM/CM Sr. Manager/ Manager</b>	<b>Officer</b>	<b>Special Asstt.</b>
<b>2. To Keep custody of:</b>					
Standing Instructions	Singly	Yes	Yes	Yes	Yes
Keys of specimen signatures	-do-	Yes	Yes	Yes	Yes
Cash Payment vouchers and signed delivery orders	Singly	Yes	Yes	Yes	Yes
Stamps and Stamped agreement	-do-	Yes	Yes	Yes	Yes
<b>3. To check periodically:</b>					
Entire cash as per instructions contained in Book of Instructions		Yes	Yes*	No	No
Share, Debentures and Government Securities		Yes	Yes	No	No
Balance of Sundries, Suspense and Inoperative Accounts.		Yes	Yes	No	No
<b>But these will be checked by the Incumbent Incharge personally at the close of every half year.</b>					
Security Forms		Yes	Yes	No	No
Bills (Physically)		Yes	Yes*	Yes*	Yes
Postage in hand		Yes	Yes*	Yes*	No
IDD (Physically)		Yes	Yes*	Yes	Yes
Stamps in Hand & Stock		Yes	Yes	No	No
Articles in safe custody		Yes	Yes	No	No

General Ledger		Yes	No	No	No
Godowns**					
<b>*Provided that he himself is not Incharge of this work.</b>					
<b>** Inspection of godowns is primarily the duty of the Incumbent Incharge, it may be DGM/AGM/CM/Sr. Manager but this function may be delegated to other Officers or (if there is no Assistant Manager) to the Officer, in alternate months subject to the proviso that no godowns may remain uninspected by the Incumbent Incharge for over two months.</b>					

Powers	Jointly or Singly	Incumbent Incharge/ Manager (2 <sup>nd</sup> Man)	AGM/CM Sr. Manager/ Manager	Officer	Special Assistant
<b>4. To act as custodian of Safe Deposit Vault</b>					
	Singly	Yes	Yes	Yes@	Yes@@
<b>@With prior approval of the Circle Head.</b>					
<b>@@Settlement provides a Special Asstt. can act as Asstt. Custodian of Safe Deposit Vault.</b>					

### **NOTE**

- i) Drafts / Cash orders for an amount upto and inclusive of Rs. 50,000/- should be issued with signature of one GBPA holder and above Rs.50,000/- should be issued only under the signatures of two officials under their respective GBPA. However, in cases of issuance of Fixed Deposit the restriction of joint signature for instruments above Rs.10,000/- is not been insisted upon. As per the rules of our Bank, two power of attorney holders, or one P/A holder along with a holder of specific powers, can jointly exercise full powers to sign drafts, cash orders, TPOs, inter- branch advices and term deposit receipts
- ii) Under exceptional circumstances, if any branch is required to issue Drafts / Cash Orders above Rs.50,000/- and only one official/employee authorized to sign such instruments is available in the branch, he/she may issue more than one such instrument instead of issuing a single instrument more than Rs.50,000/- However, commission will be charged as if one instrument is issued for the total amount. In case party requests for a single draft only then it should be issued and second signature of GBPA holder be obtained from the nearby office of the bank.
- iii) An officer on officiating in a higher post, shall at the discretion of the Incumbent In-charge, be permitted to exercise the powers attached to such higher post.
- iv) A clerical staff officiating as an officer, shall not, ordinarily, exercise the powers of signing Draft / Cash Order advices and authorizations. But, if he holds specific powers and his signature is included in the book of authorized specimen signatures, Incumbent In-charge within his discretion may allow him to sign such authorizations. In cases where clerical staff does not hold specific powers and the Incumbent In-charge is unable to make alternative

arrangements for signing Draft / Cash Order, the Incumbent In-charge may allow him to sign as second signatory in emergent situations.

In respect of the special pay carrying posts in clerical cadre –

- a) Counter signing would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete rests with the other signatory.
  - b) Checking /verifying would mean verifying that the instrument / material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and/or on line.
- v) It is the primary duty of the second man or any other officer to caution the Incumbent Incharge in writing, if he is satisfied that the Incumbent Incharge is entertaining unauthorised advances/D.D. business much beyond his powers and beyond the means of the party or if the deal is otherwise hazardous due to defective cover or is indulging in any other malpractice. Besides cautioning the Incumbent Incharge, he should report the matter to his Circle Head by a confidential letter or by telegram, as may be expedient.

## **GENERAL**

1. Whilst Incumbents In-charge in the rank of Senior Managers have discretion to allot any managerial duties to managers (in Scale II), where provided, the following duties will necessarily be performed by the Incumbent In-charge himself: -

- a) Checking of Reports on various accounts/transaction.
  - b) Signing of debit vouchers relating to suspense and sundries accounts and initialing the relative entries in the register.
  - c) Signing of all debit vouchers relating to income and expenditure accounts.
  - d) Checking of monthly out standings of suspense, sundries and T.T. payable accounts.
  - e) Checking of Godowns in alternate months.
  - f) Checking of loan documents and securities at the close of a quarter.
  - g) Checking of shares, debentures and government securities at the close of a quarter.
  - h) Checking of articles in safe custody at the close of each half year.
  - i) Checking of jewellery at the close of each half-year.
  - j) Checking of balance of inoperative accounts at the close of each half-year.
2. Checking of all other vouchers / transactions like Suspense, Sundries and Expenditures etc.

## **Passing Powers relating to Interest Accrued on Deposits**

3. All debits of Rs.500/- or more to Interest Accrued on Deposit must be passed by the Officials as under:-

### At ELBs / VLBs

Amount of debit to Interest Accrued Head	Passing Officials
Upto Rs.500.00	Dealing Official
Beyond Rs.500.00 and upto Rs.10,000.00	Dealing Official and Manager/Sr. Manager of the concerned Section
Beyond Rs.10,000.00	Dealing Official and the Incumbent Incharge

### At Branches other than ELBs/VLBs

Amount of debit to Interest Accrued Head	Passing Officials
Upto Rs. 500.00	Dealing officer
Rs.500.00 or more	Incumbent Incharge

### FUNCTIONING OF ELBs/VLBs

4. As it may be difficult for the DGM/AGM/Chief Managers of very large branches to perform all the checking duties themselves, the DGM/AGM/ Chief Manager has the discretion to allot some of the periodical checking duties to the Senior Manager/Manager on the following lines:

### DUTIES OF DGM/AGM/CHIEF MANAGERS INCHARGE OF ELBs/VLBs

#### 5. Signing of all debit vouchers relating to Suspense and Sundries Accounts and initialling the related entries

5.1 Normally all debit vouchers relating to suspense and sundries should be signed by the Chief Manager. However, the Chief Manager may entrust the function to the Sr. Manager who is second in command in the Branch. But in that case, the Chief Manager must scrutinize the outstanding suspense and sundries entries every month and in token of the same should himself initial each and every outstanding entry and counter sign the statement required to be sent to the Circle Head every month.

#### 5.2 Passing Powers in Suspense account (GL Head 5711315)

- (i) a) In **Small branches** passing power for debiting the suspense general head (5711315) is **restricted to Rs.50,000/- per transaction.**
- b) In **Medium Branches** , passing power for debiting the suspense general head (5711315) is **restricted to Rs.1,00,000/- per transaction.**
- c) Any amount in excess of monetary limit specified will require prior permission from designated officer at respective Circle Office. The Circle Head will designate the Officer (not below the rank of Chief Manager) for approving the request lodged in SPSSD (Circle Office help desk) by the branches.

- ii) **In Large Branches** passing powers for debiting the suspense general head (5711315) is restricted to **Rs.2,00,000/- per transaction**
- iii) **In case of ELBs/VLBs/MCBs Branches** passing power for debiting the suspense general head (5711315) is restricted to **Rs.5,00,000/-** per transaction and Incumbent may entrust this function to segment head / second-in-command in the branch.
  - (a) **In case of Large Corporate Branches (LCBs)/DGM headed branches passing power for debiting the suspense general head (5711315) is restricted to Rs.10,00,000/- per transaction and** Incumbent may entrust this function to segment head / second-in-command in the branch.
  - (b) **However, no cap will be applicable in case of CDPC/RCC/Currency Chest branches and all administrative offices viz. Circle Offices/Zonal Offices/Head Office Divisions etc .**
  - c) **Beyond the above limit branches will lodge a call to SPSD through concerned Circle Offices**
  - d) **In all the cases, maker and checker concept must be strictly adhered to.**
- (iv) Exception Report be generated from the CBS system for every suspense entry passed by the passing official beyond his/ her vested powers and monitored at the appropriate level.
- (v) The maximum limit for Suspense Advance against TA Bill within the entitlement will be the same as fixed for Suspense Others/General Account (GL Head 5711315).
- (vi) All outstanding entries under suspense be closely monitored at the appropriate level.

5.3 All debits in suspense accounts, other than GL code 5711315, must be signed and the relative entries be passed in the system by the Incumbent Incharge himself. However, in case of ELBs/VLBs, LCBs/MCBs, the Branch Head may entrust this function to Segment Head in the Branch.

## **6. Signing of all debit vouchers relating to Income & Expenditure Accounts**

6.1. The power may be exercised in line with the financial powers given to officers at various levels. So the powers, which can be exercised by the Sr. Manager/Manager, as per financial power chart, may be delegated by the Chief Manager. Beyond this, the Chief Manager shall sign all debit vouchers relating to this head.

## **7. Checking of monthly outstanding Suspense & Sundries**

7.1 Where the DGM/AGM/Chief Manager is himself signing all debit vouchers relating to Suspense, checking of monthly outstanding may be done by the DGM/AGM/ Chief Manager/Sr. Manager. Where the vouchers are being signed by the Senior Manager (Second-in-command), in terms of above paras, the monthly outstanding of Suspense, Sundries etc. must be checked by the DGM/AGM/ Chief Manager and the related statement(s) must also be countersigned by him.



## **8. Checking of Godowns in Alternate Months**

8.1 Checking of godowns may be alternated between the Sr. Manager/Functional Manager but should compulsorily be done by the Incumbent Incharge at least once in 6 months.

## **9. Checking of Loan Documents and Securities**

9.1 Periodical checking of loan documents and securities may be delegated to Senior Manager/Manager. However, the DGM/ AGM /Chief Manager shall also check the same at least once a year.

## **10. Checking of Shares, Debentures & Govt. Securities**

10.1 Periodical checking of shares, debentures and Govt. Securities may be delegated to Sr. Manager/Manager. However, the Chief Manager shall also check the same at least once in a year.

## **11. Checking of articles in safe custody**

11.1 This duty may be delegated to Sr. Manager/Manager. However, the DGM/AGM/ Chief Manager, will check articles in safe custody at least once in a year.

## **12. Checking of jewellery at the close of each half year**

12.1 In respect of checking of jewellery, the work may be delegated to Sr. Manager other than the Section In-charge. However, jewellery should remain in the joint custody as per delegated powers described in earlier part of this chapter.

## **13. Checking of General Ledger**

13.1 General Ledger checking will continue to be done by Incumbent In-charge himself and this duty will not be delegated.

## **14. The following duties will also be performed by the Incumbent In-charge**

- i) Signing of Drawing Power Registers as Final Signatory.
- ii) Review of all loan accounts with limits of Rs.10 lacs and over every month. Quarterly Review Sheets in respect of all accounts falling under Head Office Powers should be submitted under the signatures of the Incumbent In-charge.
- iii) Signing of Managers' Monthly Certificate.
- iv) House Keeping with particular reference to arrears for balancing of books and control on Suspense, Sundries and Clearing Imprest accounts.
- v) Incumbent In-charge should inspect different sections of the branch by rotation so as to ensure that the working of all the sections is covered by him at least once in a quarter. His monthly reports regarding inspections of various sections should be sent to the Circle Head under copy to the Co-ordination Division, HO. Deficiencies, adverse features, if any, revealed as a result

of the above inspection, should be followed up by the Circle Head for rectification.

- (vi) Final scrutiny of all Quarterly/half Yearly operating statements (QMS) and their submission to CO under his/her signature.
- vi) Personal monitoring of all accounts with fund based Credit Limits of Rs.3 crores and over (at ELBs, having Chief Manager as 2nd man, some of these accounts can be put under personal monitoring of CM also).
- vii) Up-gradation of Loan Assets and monitoring NPAs. While day-to-day monitoring of irregular/overdue loan accounts can be done at the level of Manager, AGM/CM must develop suitable mechanism to monitor all important developments to control the movement of NPAs.
- viii) Non Performing Assets - All accounts transferred to Non Performing Assets suit filed or in which decrees have been obtained, should receive personal attention of the AGM/CM and the progress should be reviewed periodically.

## **15. RESPONSIBILITIES OF STAFF – SECOND PERSON(S) AT BRANCHES**

15.1 'Second Man' would mean;

(I) In case of ELBs / VLBs, Senior most officer next to the two Segment Heads, i.e. Sr. Manager / Manager next to the Chief Manager / Senior Manager (RM&O) and Sr. Manager / Manager next to the Chief Manager / Senior Manager (C&R)

(II) In case of other branches, Officer next to the Branch Incumbent.

15.2 Responsibilities of 'Second Man' in a branch are over & above the responsibilities towards discharging their respective duties assigned from time to time by the authorized officers in the branch.

15.3 In respect of branches, other than ELBs/VLBs, Incumbent Incharge would be responsible for enforcing bank's 'System and Procedures'. In case of ELBs / VLBs , 'Segment Heads' would be responsible for enforcing bank;s 'System and Procedures' & would be held responsible for irregularities committed in the functioning of a branch.

15.4 Incumbent Incharge of branch and the 'Second Man' will ensure by random checking on rotational basis, that laid down Systems & Procedures are being followed in the branch.

15.5 The 'Second Man' would maintain two registers, namely (i) 'Lapses Register' and (ii) 'Deviation Register' as under:

### Lapses Register

- (i) The Register would be used for recording non-fulfilling of the duties assigned to an Employee posted in the branch.

- (ii) Few pages of the Register would be allotted to each of the employees working in the branch to note down irregularities committed by the respective staff, as observed during the 'Random Checking' done as per 5.4 above.
- (iii) The Register would be available for noting the irregularities, observed by the different 'Sectional In-charges' in respect of the staff working under him/her.
- (iv) The performance of the staff with relation to drawing the 'Annual Confidential Report' / assessing 'Performance Appraisal Report', would be adjudged on the basis of recordings made in the Lapse Register.
- (v) Incumbent In-charge would record his observations on the deviations recorded in the 'Lapse Register'. The details of the deviation, along with the remarks of Incumbent would be communicated in writing to the respective employee.
- (vi) The Register would be put up to the Incumbent Incharge on the date of recording of Irregularity and also at the end of each month.
- (vii) The Sectional Incharges would be held responsible along with the concerned employee for any lapse committed by the employee & detected, subsequently.

#### Deviation Register

- (i) The Register would be used for recording deviations made from the laid down 'Systems & Procedures',
- (ii) Separate opening would be assigned for a month. Deviations made by the Incumbent of the Branch or by the other Officers posted in the branch would be recorded date-wise. Nil would be reported against the date where no deviation is observed.
- (iii) The Register would be available to all the Supervisory Staff posted in the branch for recording under their full signatures, the deviations made by the Incumbent Incharge / 'Second Man' / other Sectional In-charges and observed by him/her.
- (iv) The Second man would place the 'Deviation Register' before the Incumbent on the date of recording of Deviation and also on the last working day of the month.
- (v) Incumbent In-charge would record his observations on the deviations recorded in the 'Deviation Register'. The details of the deviation, along with the remarks of Incumbent would be forwarded to the Circle Office, jointly by 'Second Man' and the Branch Incumbent.

15.6 Circle Heads, including other Senior Official, during their visits to Branches would devote adequate time to inspect the quality of house-keeping in the Branch, including control being exercised by 'Second Man' and Section In-charges, besides the Incumbent In-charge. The visiting Official would summon for inspection the above referred two registers and record his / her observations, wherever warranted.

15.7 Staff members working in the branches are advised to act in a prudent manner and not to make entries in the 'Lapse Register' / 'Deviation Register' just for the sake of recording. Any such attempt would be dealt with sternly.

15.8 In addition to the job assigned by the Incumbent In-charge, the 'Second Man' would;

- (i) be responsible for adherence of Business Timings, Good Customer Service, Maintenance of Peaceful & Cordial Atmosphere,
- (ii) Bring to the notice of Branch Incumbent, whenever they find that practices detrimental to the bank's interest are being carried on at the Branch,
- (iii) Inform Head Office / Circle Office whenever they find that practices detrimental to the bank's interest are being carried on at the Branch and the controlling office is being deliberately kept in dark. The information would be reported to Circle Office and Inspection and Audit Division, Head Office, by a confidential letter / telegram / E-mail as may be expedient.

15.9 Some of the guidelines, the 'Second Man' would ensure compliance thereof and report instances of non-compliance in the 'Lapses Register' / 'Deviation Register' are as under:

A.

- (i) Maintaining Secrecy of 'Password',
- (ii) Exercise of Discretionary Powers in judicious manner and as per intent of the related guidelines,
- (iii) Timely closure of branch 'Monthly / Quarterly / Annual Inspection Report,
- (iv) Expeditious attending to correspondence emanating from Controlling Office,
- (v) Timely submission of all Control Returns / attending to the queries raised by Controlling Office / Head Office
- (vi) Maintaining standard of House Keeping and Branch Records,
- (vii) Compliance of Customer Service Norms,
- (viii) Computerised updation of passbooks /non-refusal for updation of passbook without valid reasons,
- (ix) Compliance of 'Daily Monitoring System' and tallying of vouchers,
- (x) Issue of chequebooks by invoking related Menu option,
- (xi) Control over Security of non-personalised Debit Cards / Internet Password Mailers
- (xii) Control over maintenance of blank Withdrawal Slips,
- (xiii) Maintenance of 'User Maintenance Profile' in CBS and ensuring that there is no unauthorized modification therein,
- (xiv) Keeping a watch on transactions in accounts in the name of Staff members in the branch,
- (xv) Compliance of the procedural guidelines before allowing operation in accounts covered under 'Ring Fencing',
- (xvi) Timely reversal / reconciliation of ODD / RIT / Suspense / Proxy / Non-customer Sundry Account Entries, Undercharges,
- (xvii) Adherence of guidelines on 'KYC Norms' / 'AML Measures' and uploading & verification of signatures in CBS,
- (xviii) Payment of instruments drawn by Foreign Correspondents / Exchange Houses under 'Rupee Drawing Arrangement', as per stipulated guidelines.

- B. Observance of procedure for checking of Cash, its custody and Remittance.
- C. Observance of procedure for custody of Security Forms, custody of Personalised Chequebooks received back as 'Undelivered'.
- D. Effective check on use of Bank Premises for / by unauthorised purpose / person.

16. For ready reference of the Branches' operative instructions are as under:-

- i) Ensuring that the house-keeping is in proper order, so that better customer service can be rendered; and
- ii) Check occurrence of frauds.
- iii) No alteration in master data / data is done / permitted in the System without authentication.

17. The checking official will compare the entries in the Long Books/control registers with the vouchers under his initials on the left hand side and in close proximity to the left hand digit, while conducting Morning Checking

18. "The account numbers, full names of the depositors, their occupations and addresses will be entered into the system, which must be, individually, verified by a checking official, at the time, these are entered in the first instance and thereafter, whenever there are changes made, by the official, conducting the checking official. The depositors' instructions in the case of a Joint Account, and the date of birth, as also the date, on which a minor attains majority, in the case of an account opened by a guardian, must be recorded in Account at the time of opening of account.

19. All particulars, cheque book numbers, instructions etc. must be verified individually by a checking official at the time these are entered into the system.

20. In bigger offices the first 3 officers and in other offices the first two officers including Incumbents In-charge will also have to ensure on rotational basis, by daily random checking that these instructions are being complied with. Such officers will also be held responsible along with the concerned officials for any lapse detected in this regard.

21. The officers designated will maintain a register to note down irregularities on a page allotted to each cashier/clerk responsible for committing irregularities for the purpose of assessment and improving matters.

22. Circle Heads during their visits to Branches must see important books of accounts and devote adequate time to inspect the quality of house-keeping in the Branch, including control being exercised by second person(s) and Section In-charge, besides Incumbent In-charge.

## **DUTIES OF SPECIAL ASSISTANTS**

23 Special assistants will be accountable and responsible for running of the Department/Section under them and their duties will involve looking after and checking the work of other clerk or clerks and sub-staff and will include:-

(i) Passing independently cash & cheque upto Rs. 35000/- and clearing and transfer cheques, vouchers etc. upto Rs 150000/-.

The aforesaid limits are for passing independently the instruments. There shall be no limit for passing of authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer, printouts etc.

Passing of cheques drawn by illiterate persons within their passing powers.

Passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and/or on line.

(ii) Signing vouchers, cheques, drafts, mail transfers, pay orders such as non- payment advices, inter-branch fate calling advices, bill schedules, demand notices, statements, certificates, etc. Special Assistant shall sign drafts, pay orders, term/ call deposit receipts etc. singly upto Rs.7500/- and beyond Rs.7500/- as second signatory jointly with an officer signing as first signatory.

(iii) Checking all vouchers, advices, statements, cheques, drafts etc. bills and books of accounts, including Current, Savings and other ledgers, cash, postal and revenue stamps, franking machine balances.

(iv) Discharging, endorsing cheques, bills etc.

(v) To verify, examine and recommend payment of TA Bills of the staff.

(vi) (a) To check progressive balance books.

(b) To check bills in hand physically, books of accounts, advices etc.

(c) Checking of all miscellaneous statements and returns and signing them as second signatory.

(d) Periodical checking of the books, registers, files and records.

(e) To assist the Manager in handling loan and advances work at the office i.e., preparation of loan proposals, documents, checking of stock report, calculation of DP, preparation of financial report in reply to some queries by other institution and such other work relating to loans.

(f) To keep custody of loan documents and securities jointly with the Manager /

Deputy Manager or Assistant Manager.

- (g) Custody of stamps and stamped agreements.
- (h) To act as an Asstt. Custodian of Safe Deposit Vault. (i) To work as an Assistant to the Internal Auditor.
- (vii) (a) To check compliance of standing instructions of the customers and custody of standing instruction Register.  
(b) To check maintenance of Stop Payment and allied work and custody of stop payment Register..  
(c) To check current, S/F and other ledgers and to issue cheque books to the customer and custody of specimen signatures binders and account opening forms.  
(d) Custody of inoperative ledgers along with their A.O.F. and specimen signatures (except in A & B class offices) and security forms jointly with an Officer.
- (viii) Custody of all inward parcels jointly with another officer.
- (ix) For the purpose of efficient and effective functioning of the Section or Department, the Special Assistant shall ensure that all acts, things and steps necessary thereof are taken by himself or by the clerks placed under him and shall ensure that, wherever necessary:-
  - (a) Reminders are sent on time and followed up;
  - (b) Pass books/statements are prepared and issued promptly;
  - (c) Deposits are renewed on due dates or reminders sent to the parties.
  - (d) Bills are accepted and due dates diarised/advised and followed up.
  - (e) Interest, Commission and service charges are collected.
  - (f) Proceeds of bills are received or remitted promptly.
  - (g) Confirmation of Balance of accounts of the customers and its follow up;
  - (h) All securities relating to the Department/Section of which the Special Assistant is incharge are secured or kept in proper custody and properly handed over to the authorised person at the close of the day;
  - (i) Balance promptly taken, tallied and reported and followed up and also returns submitted.
  - (j) Advices and/or duplicate advices/summaries are issued/ responded promptly, whenever called for;
  - (k) Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorization.
  - (l) Standing instructions are complied with.
- (x) Perform, when required in a computerized set up, system control functions, either

jointly with an Officer or independently, upon specific authorization in this regard.

- (xi) Briefly explain the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate personnel.
- (xii) Accept, verify and post cash/transfer/clearing cheques and other instruments, as the case may be, in appropriate books of accounts/ledgers, either manually or online and give due acknowledgements.
- (xiii) Checking manually or online, current, savings and other accounts.
- (xiv) To undertake higher responsibilities as and when called upon to do so under administrative exigencies in case of posting in rural branches as second man provided he is not debarred from officiating /promotion as officer.

### **CBS**

24. In order to have smooth functioning of computer system in the branches, the different Users in the Computer environment are classified. Each user is associated with a work class depending on the vested financial powers. The different work class defined in the system are as under:

- 015 SINGLE WINDOW OPERATOR - CATEGORY-A**
- 020 SINGLE WINDOW OPERATOR - CATEGORY-B**
- 025 HEAD CASHIER - II**
- 030 SPECIAL ASSISTANT**
- 040 OFFICER**
- 050 ASSISTANT MANAGER**
- 055 DEPUTY MANAGER**
- 060 MANAGER**
- 070 SENIOR MANAGER**
- 080 CHIEF MANAGER**
- 090 ASSISTANT GENERAL MANAGER**
- 095 DEPUTY GENERAL MANAGER**
- 099 GENERAL MANAGER**
- 100 INCUMBENT IN-CHARGE**
- 200 AUDITOR**
- 300 DATA BASE ADMINISTRATOR**
- 400 UPLOAD USERS**
- 999 SUPER USER**



## 25. Passing powers of Single Window Operator – ‘A’ & ‘B’

Now, in terms of the 9<sup>th</sup> Bipartite Settlement signed at the industry level on 27.04.2010, the post of Single Window Operator has been divided into two categories, viz. Single Window Operator Category - ‘A’ and Single Window Operator - Category ‘B’. (PAD Circular No. 629 dated 12.06.2010)

**25. A** Single Window Operators – ‘A’ has been vested with the following passing powers:

Transaction type	Cash	Transfer	Clearing
Debit	Rs 10,000/-	Rs 15,000/-	Rs 15,000/-
Credit	Rs 15,000/-	Rs 15,000/-	Rs 15,000/-

- (i) Acknowledgements of inward mail received.
- (ii) Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.
- (iii) Delivery of cheque books subject to authorization by competent authority.
- (iv) Issue of cash receipts.
- (v) Issue of E.S.I. stamps wherever applicable or may become applicable.
- (vi) Recounting of currency notes by cash department staff.
- (vii) Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

All clerks shall also perform all duties and functions of their cadre, either online or manually, which does not involve any passing or supervisory function of an officer of the bank. He will, wherever and whenever required, function as a single window operator where he will also receive and pay cash.

In addition, his duties will include –

- a. Passing and cash payment of all cheques / withdrawal forms / bankers’ cheques / gift cheques, etc. up to and including Rs.10,000/-
- b. Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) up-to and including Rs.15,000/-
- c. Receipts of cash and issuance of pre-signed drafts / gift cheques / travellers’ cheques / pay orders / bank orders, etc. up-to and including Rs.15,000/-

**25. B** Computer Operator Category ‘B’ has been vested with the following passing powers:

Transaction type	Cash	Transfer	Clearing
Debit	Rs 20,000/-	Rs 25,000/-	Rs 25,000/-
Credit	Rs 25,000/-	Rs 25,000/-	Rs 25,000/-

25. B.1 Consequently, the job profile of Computer Operator Category ‘B’ will, inter alia, include:

(a) Passing and cash payment of all cheques / withdrawal forms / bankers' cheques / gift cheques, etc. upto and including Rs 20,000/-.

(b) Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) up-to and including Rs 25,000/-.

(c) Receipts of cash and issuance of pre-signed drafts / gift cheques / traveller cheques / pay orders / bank orders, etc. upto and including Rs 25,000/-.

25. B. 2 The above passing powers will also be applicable in respect of illiterate customers.

25. B. 3 The transactions, passed by CTOs (Category 'B') within their vested powers, would not require post-facto scrutiny by the Section In-charge.

25. B. 4 To resolve the 'Day-end' related issues vis-à-vis the 'Maker / Checker' Concept under CBS, before performing day-end activity, DBA will follow the under noted procedure for verification of transactions posted by CTO – 'B':

a. Print a report of all un-verified transactions.

b. Get the unverified transactions above CTO „B“ power, verified by concerned supervisor / officer.

c. Run „TV“ option to verify the residual transactions made by CTO „B“ within his / her vested powers\*\*. (\*\* Without accountability tag)

d. 'TV' Menu option shall not be used for verifying transactions other than that mentioned at sr. no. (c) above.

## **26. Duties of Head Cashier II involves as under:**

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

## **27. Duties of Subordinate Staff**

All the normal and routine duties of the subordinate staff cadre and for performance of which

no special pay shall be payable. In addition they shall also be required to perform the following duties.

- 1) To take money orders, to buy stamps etc., which involves carrying of cash not exceeding Rs.5,000/- and to carry insured letters., etc. to post office
- 2) To stitch currency note bundles
- 3) To stitch and seal parcels and packets containing currency notes;
- 4) To transit cash from the bank to an office outside or vice versa, if unaccompanied by a watchman / Armed Guard.

## **DUTIES OF AUTHORISED OFFICER**

28. Supervisor/ officer here means any employee of the branch authorized by the bank to work in the capacity of supervisor/ Officer i.e. He / she may be Special Assistant, an Officer, Assistant Manager, Deputy Manager, Manager including the SWO officiating in this category too.

28 a. The Supervisor should familiarize himself / herself about the operations / limitations of the Finacle system and ensure that what the system cannot do automatically, is carried out manually. His/ Her main function is authorizing transaction(s) within his/her power along with documents / vouchers, to be checked before authorizing a transaction. Put their authorization electronically through their password.

29. The officers should not reveal their password to anyone for carrying out certain tasks for their convenience.

29 a His / Her other important functions include cheque issue, stop payment, standing instructions, feeding DP & interest rates, returning etc.

30. No transaction shall be entered and passed by same Officer i.e. principle of maker / checker is to be followed. If any correction/ Modification in CBS is done by an authorized officer then same shall be verified by another authorized official and pass necessary adjustment/ reversible vouchers.

31. Supervisor/ DBA will ensure application of interest, Service Charges, Commission on Remittances, etc. as prescribed by bank from time to time and generation of related reports

32. Supervisor/ DBA should also look after the generation of daily, weekly, monthly, quarterly, half yearly, yearly reports, SGL, GL programme, weekly statement of affairs etc. as per the laid down procedures.

33. Supervisor/ DBA should ensure that the various reports generated from the system (e.g. Long Books, Teller wise Supplementary, Exceptional Transaction Report etc.) are kept in chronological order after these are duly authenticated by the concerned officials.

34. Supervisor/ DBA should carefully check the Supplementary of respective SWO(s) with vouchers and ensure that posted vouchers / instruments bear necessary rubber stamp, transaction number generated by the system and initials of the SWO. He / She should also verify that the vouchers / instruments are properly authenticated.

35. Supervisor/ DBA must maintain secrecy of his/her password. Password should be changed periodically (preferably fortnightly). Supervisor should logout in case he / she desire to leave the seat temporarily.

36. Supervisor/ DBA should ensure that no un-authorized person has access to machine, records, etc.

37. Ensure the mailing of statement of accounts on a periodical basis to improve customer service.

38. At the end of the day, Supervisor/ DBA should ensure that:

- i All necessary reports pertaining to his/her seat are generated.
- ii. All the reports generated at day end are properly checked and signed. These reports should be filed in proper order and their preservation/ custody should be ensured.
- iii Terminals are switched off only after logging out.

39. Supervisor/ DBA should also maintain a register of BREAK-DOWNS / ERRORS. He / She should take immediate steps to rectify the same. The following reports should be placed before the Incumbent for verification and authentication. Any variations from normal time taken for running routine functions should be immediately brought to the notice of the System Administrator / Branch Manager.

I) The following reports will be available in **CTRPT**:

- 1) Long Book of Incumbent Incharge(PNBRPT-2/19)
- 2) GL Balance Report (DAYRPT-6/1)
- 3) Report on Intersol TOD granted in CC/OD/SB/CA accounts (DAYRPT-2/28)
- 4) Transactions entered/posted by same employee.(DAYRPT-2/20)
- 5) Report of Manual transaction in System only account.(PNBRPT-9/91)
- 6) Report on Dormant accounts credited through NEFT/RTGS on a given date (PNBRPT-9/133)

II) The following reports will be available in respective menu option as mentioned below:

S/No	Report Name	Menu Option
1	Exceptional Transactions Report	EXCPRPT
2	Temporary Overdraft Report	TODRP
3	Outstanding Proxy Posted Transactions	SPTM and MSGOIRP
4	Report on Position of Assets and Liabilities	Morning checking report on home page of finacle.
5	UPM Changes Reports	AFP for UPR

40. Take suitable steps to remove irregularities pointed out in the Risk Based Audit Report.

### **Duties of Supervisor/ DBA**

41. Supervisor/ DBA is the main user of the system who can authorize or deny any other users (e.g. SWO, Supervisor, Officers etc.) access to the system, decide which business transactions can be handled by which users and who has to supervise working of which user etc. In view of complexity of the tasks, he/she must have comprehensive knowledge of the banking activities and computer system.

42. Some of the important functions of System Administrator are enumerated below:

i. At **Data Centre** : Ensuring maintenance of various parameters like rates and rules for service charges application, interest rates application for various categories of accounts, automatic generation of account number in case of new accounts.

ii. At the time of half yearly/ annual closing ensure application of service charges / incidental charges/ minimum balance charges/ interest etc and perform following operations:

- a. Transfer profit & loss of the branch to HO. Account by running relevant options.
- b. Transfer Dormant marked accounts to Inoperative category
- c. Generate weekly, HO Extract, P&L (Supplementary ) along with Day Book / Long Book and General Ledger.

iii. **Shadow balance day's** maintenance i.e. the period for which the cheque normally remains pending in clearing.

iv. **Enabling and disabling** of users which is similar to making leave arrangements in manual system.

v. Performing **Day Begin and Day End** functions.

vi. **Generation of mandatory reports** for checking and record purposes.

vii. Ensuring **application of interest and service charges** timely and accurately.

viii. **Release of clearing and execution of standing instructions** be done as per prescribed guidelines.

ix. On resumption of duties after absence the Supervisor/ DBA should use a password

distinct from the earlier password as it has become an open secret.

x. The system Administrator should ensure that each and every user maintains secrecy and confidentiality of his/her password.

xi Stock & movement of Media like Floppies / Cartridge Tapes / DAT/ CD.

43. **Stationery details.** It should be ensured that stock of stationery is maintained at optimum level.

44. Maintenance of Machine Break-down Record register.

45. Involvement and participation actively in site preparation.

46. System Administrator should **co-ordinate with vendors**, data entry agency/ staff persons involved installation of UPS, HW, etc

47. Discrepancies Register should be maintained by him/ her. Any deviation from the manual procedure should immediately be noted down and brought to the notice of the higher authorities.

48. System Administrator should take up for suitable training to users from time to time.

49. Ensure testing and functioning of UPS and generator at regular intervals

50. Ensure that all the equipment are under AMC and insured.

51. Ensure that Master Data created by the outside agencies or by the staff has been properly verified and authenticated by the concerned officials.

52. Any other job as may be allotted by authorities from time to time.

53. Maintain the manual provided by the vendor along with the system and guidelines issued by CO/HO from time to time at proper place for ready reference.

54. Ensure the cleanliness of the System, UPS, and System Administrator cabin along with terminals / PCs.

55. The Incumbent In-charge should ensure that the System Administrator does only system related functions. In case he is assigned any work as a user, a separate USER ID will be allotted to him for routine activities and the Incumbent will monitor the same.

56. The System Administrator should not change the pass-word of any user without the request of the user.

57. The circumstances where the user has left any task incomplete which is required to be completed before performing Day-End and it becomes necessary to change his / her password in the absence of such user, the requirement should be entered in a register and the concurrence of the Incumbent In-charge must be obtained duly mentioning the reason for doing so. Along with this, the task done should also be recorded. These changes should be got noted by the SWO.

58. Take suitable steps to remove irregularities pointed out in the Audit Report.

59. Work relating to application of interest, Service Charges, Commission on Remittances, etc. and generation of ad hoc reports and feeding the same into the system.

60. Generate daily, weekly, monthly, quarterly, half yearly, yearly reports. Various reports generated by the system (e.g. Reports for Morning Checking, Long Book for Incumbent In-charge, etc.).

61. Ensure that Daily Balance Report is preserved on PC/ Electronics Media at least 4 times a day, Exceptional Transactions Report, etc. are kept in chronological order after these are duly authenticated by the concerned officials.

62. Ensure the cleanliness of the system, UPS, System Administrator cabin along with terminals/PCs.

#### **Security Related Activities:**

63. All the PCs are provided with antivirus client security and the virus definitions are updated regularly.

64. PCs with Internet connection are not connected to the branch LAN.

65. Operating System patches are periodically applied by the Hardware maintaining vendor.

66. Information security procedures as per the guidelines applicable to CBS branches are strictly followed.

#### **Net Working Related Activities:**

67. To Keep all the Networking Equipment under proper Environment (air conditioned with proper ventilation and fire proof).

68. All the networking equipment (Router, Switch and Modem etc.) should be properly mounted/ placed in the Cabinet / Rack in NC and ZNC's.

69. All the Connecting cables should be properly tagged and routed neatly.
70. Networking Equipment (Routers / Modems) must be run on UPS with sufficient Battery backup Time (30 minutes to 1 hours minimum.)
71. The Network room should have a limited access and should be properly locked.
72. Branch/NC/ZNC should keep sufficient amount of spares like Ethernet Cross cables, patch cord, Router Serial cables, Router Console cable etc.
73. At ZNC equivalent standby Router / Modems should be kept as Spare.
74. Electrical Earthing at ZNC/NC/branch must be checked on Weekly Basis. Earth to Neutral Voltage should be less than 3 volts.
75. Cabling Standards and measures needs to be followed during the implementation of Structured Cabling at ZNC/NC. Branches where the data cabling needs to be done should be performed according to the guidelines.

#### Role of Incumbent In-charge in Computerized Branches:

76. Though Branch Manager is not the person who shall be doing the different functions, nevertheless he is overall In-charge of the branch and must acquaint / inform himself / herself about the day-to-day functioning in a computerized environment.
77. Familiarize himself with computer system, its broad working and should also know the periodical reports, daily reports, statements, etc, generated by the system and the same are regularly printed as per requirements.
78. Close monitoring of the work of system administrator and ensure that there is no deficiency in his working.
79. Maintain supervision over Hall In-charge, system administrator especially in respect of safe keeping of disk, cartridges, password of system administrator and manager, preserving the records etc.
80. Ensure secrecy and confidentiality of his password.
81. To ensure that secrecy of the password is strictly observed by all the users. The undertaking to this effect must be obtained.
82. Ensure that Exceptional Transactions Report, TOD report and active users report, GL Affected Balance Report are authenticated and seen by him / her on daily basis.
83. From his login, the Incumbent In-charge should make detailed study of the transaction report of the day and check where the system administrator has made operations if any.



84. Parameters added / modified by the System Administrator have to be checked by the Incumbent In charge without fail. The same can be checked through Audit File inquiry Menu. A register should be maintained giving details of parameters changes having signatures of Incumbent In-charge and System Administrator.

85. He should see to it that no Research and Development work is being done by System Administrator in the branch. No new programs should be developed by the System Administrator.

86. Incumbent In-charge should have liaison with Vendor vis-à-vis with IT Deptt, CO / IT Division, HO in case of exigencies.

87. He / She would decide the names of the users to be activated and the seats on which they would work and hand over the list (Office Order) duly signed to the System administrator for doing the needful in the morning.

88. Rotating the duties of the SWOs, Supervisors / Manager / Sr. Manager, and System Administrator as prescribed.

89. Incumbent In-charge must maintain proper working environment in computerized branch.

90. Any suggestions / modifications required with respect to changes in the software must be sent to respective Circle Office for necessary analysis at their end.

91. Incumbent In-charge should ensure that bank's guidelines in respect of morning checking are strictly followed. There should be no deviation from prescribed procedure.

92. Ensure that all irregularities pointed out in Risk Based Audit Report are removed.

93. Take steps to ensure that the number of vouchers are tallied for Day Book Purposes as per guidelines.

94. The prescribed duties of Incumbent In-charge as outlined in the Book of Instructions and various circulars issued from time to time remain unchanged.

95. Incumbent In-charge should also ensure that the System Administrator should not change the password of any user without the request of the user. However, in circumstances when a user has left any task incomplete which is required to be completed before performing day-end and it becomes necessary to change his / her password in the absence of such user, the requirement should be entered in a register after seeking permission of the incumbent:

96. It must be our endeavor that;

- i. House-keeping is in proper order, so that better customer service can be rendered;  
and
- ii. Occurrence of frauds is checked.
- iii. No alteration in master data / data is without authorization is permitted in the system.

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