

PERMANENT

Indian Overseas Bank
Central Office
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To All Indian Branches and Regional Offices

**Role functions of officer employees
at different hierarchical placements
in operation**

An indepth study has been made into the various aspects of role functions of officer employees in branch operation as Assistant Manager, Deputy Manager, Manager (II Line) and Manager (I Line - including Chief Manager) and the functions have been identified and enumerated in the Annexure enclosed. We give below the details of the Annexures for easy reference :-

- Annexure I : Role functions of Assistant Managers
Annexure II : Role functions of Deputy Managers
Annexure III : Role functions of Managers (II Lines)
Annexure IV : Role functions of Branch Managers
(including Senior Managers / Chief Managers)

The role functions of officer employees at different hierarchical placements in operation may be advised to all officers attached to the branches.

With regard to the role functions of officer employees at Administrative Offices, the same is advised to all Regional Offices and Departments of Central Office separately.



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Encl : Annexure I to IV

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ROLE FUNCTION OF OFFICERS

ASSISTANT MANAGERS

- Will report to : Deputy Manager, Manager (II Line)
or Manager, as appropriate.
- Will co-ordinate with : Other Assistant Managers in the Branch.
- Will be assisted by : Clerical personnel attached to his Department.

BASIC FUNCTIONS :

1. To be responsible for the functioning of departments / activities under his control as assigned by the superior (s) from time to time.
2. To implement the instructions of the Branch Management and the Administrative Offices relating to procedure and routine, business development and customer service.
3. Supervising the work of the staff of the departments entrusted to him. Instructing and guiding the staff attached to his department(s) in the day-to-day discharge of their duties and ensuring their compliance.
4. To provide an integrated picture of matters relating to his department(s) or function to higher authority.

RESPONSIBILITIES :

1. To ensure neatness, accuracy and technical correctness of the transactions conducted by his department(s).
2. Obtention of correct documents relating to his department (s) and ensuring that they are in force
3. Ensuring that all books of accounts relating to his department (s) are balanced upto date.
4. To ensure timeliness, neatness and accuracy of statements, reminders, returns, statistics, etc. submitted by his department.
5. Ensuring that customers have no occasion to complain regarding his department / function
6. Bringing any shortcoming / irregularity / discrepancy relating to his department, branch or the bank in general to the notice of the branch management.
7. Observing absolute discipline and maintaining discipline in the department under him.
8. Keeping a record of and bringing acts of indiscipline / misbehaviour. non-performance / under performance as also good behaviour, superior performance, evidence of potential, etc. of staff working under him to the notice of branch management with a view to taking suitable action.

9. The upkeep, safety and security of records, securities, stationery (including security forms), bills, documents, etc. relating to his department and keys entrusted to him.

AUTHORITY :

1. To conduct transactions as per guidelines by the management from time to time.
2. To allocate / re-allocate / distribute work related to the department (s) among the clerical staff assigned to him.
3. To report on the subordinate attached to him in the periodical Performance Appraisal Reports.
4. To sanction permission for late attendance or early leaving to his subordinate as per rules in force.
5. Any other authority delegated by branch management from time to time.

PERFORMANCE CRITERIA :

1. The knowledge and skill demonstrated in matters relating to the Bank in general and his assignment in particular.
 2. Promptitude in handling correspondence pertaining to his assignments and other matters including disposal of customers in an efficient manner.
 3. Degree of planning and judgement that are demonstrated in the day-to-day working of the Officer and his department.
 4. Neatness, accuracy, completeness and technical correctness of records (including forms, documents, registers, ledgers, correspondences, etc.) pertaining to his department.
 5. The completeness of the balancing of accounts and statements, etc.
 6. Ability to manage the department and other assignments under normal and crisis conditions.
 7. Performance of subordinate in his charge in the matter of discipline, application, courtesy and customer service.
 8. Attendance and punctuality demonstrated by the officer and his subordinates.
 9. The oral and written communication skills demonstrated in day - to - day activities of the branch.
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ROLE FUNCTION OF OFFICERS

DEPUTY MANAGERS

Will report to : Manager (II Line) / Manager, as appropriate.

Will co-ordinate with : Other Deputy Managers, if provided.

Will be assisted by : 1. Assistant Managers
2. Clerical staff attached to departments in his control.

BASIC FUNCTION :

1. Ensuring smooth working of the branch in the area of procedure and routine, customer service, industrial relations and security.
2. Assisting the Branch Manager / Manager (II Line) in administration and development of the branch.
3. Guiding Assistant Managers and clerical staff in the day-to-day discharge of their duties.
4. To provide an integrated picture of matters relating to the working of the branch to the Branch Manager or Manager (II Line), as appropriate.
5. To ensure that discipline, service and efficiency in work is maintained in the branch.
6. To make periodical job allocations for officers / clerical staff / messengers including arranging for leave vacancies.
7. To perform the duties of Manager / Manager (Line II) in their absence.

RESPONSIBILITIES :

1. To ensure through Assistant Managers and other subordinates (wherever applicable) and also through direct periodic checks that -
 - (a) all transactions in the branch are conducted as per rules in force, and that all books of accounts are maintained and balanced upto date ;
 - (b) all staff perform their duties entrusted to them and are offered ample opportunities for career development ;
 - (c) that all correspondence, returns, statistics, etc. relating to the branch are dispatched within the prescribed time schedule ;
 - (d) a high level of customer service is maintained in the branch.

2. To ensure a cordial industrial relations climate in the branch.
3. To ensure observance of security regulations / guidelines in the branch.
4. Keeping a record and bringing any shortcoming, irregularity, discrepancies relating to the branch or the Bank in general to the notice of the Branch Manager or through him the Regional Manager.
5. Proper custody, security and upkeep of premises, stationery items and old records and to dispose off old records in accordance with the prescribed procedure.
6. Ensure that the clean cash book is balanced, checked and signed everyday.
7. Safe keeping of branch Keys entrusted to him, either jointly or individually.
8. To ensure attendance and punctuality in the branch (wherever more than one Deputy Manager is provided, responsibilities will relate to the respective area of jurisdiction).

AUEHORITY :

1. To conduct transactions as per guidelines by the Management from time to time.
2. To allocate / re-allocate / distribute work among the staff members from time to time.
3. To report on the staff members attached to him in the Periodical Performance Appraisal Reports.
4. To sanction / recommend leave or permission to all Assistant Managers and other subordinates, as per rules in force and in consultation with Departmental Officer, wherever applicable.
5. To recommend to the Manager, disciplinary action in respect of any subordinate in the branch, as and when necessary.
6. Any other authority delegated by Branch Management from time to time.
7. Signing routine letters and returns (where another Deputy Manager is posted, this function will be taken up by the Deputy Manager who is senior).

PERFORMANCE CRITERIA :

1. The knowledge and skill demonstrated in matters relating to the Bank in general and his assignment in particular.
2. Promptitude displayed in handling branch correspondences and other matters including disposal of customers in an efficient manner.

3. Degree of Planning and judgement that are demonstrated in the day-to-day working of the branch and the co-ordination displayed among departments.
 4. The completeness and timeliness of the balancing of accounts, submission of statements, etc. by branch.
 5. Ability to manage the branch with regard to internal administration under normal and critical conditions.
 6. Attendance and punctuality demonstrated by himself and other branch staff.
 7. The oral and written communications skills demonstrated in day-to-day activities of the branch.
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ROLE FUNCTION OF OFFICERS

MANAGER (II LINE)

- Will report to : Manager
- Will interact to : Other Managers (II Line), if provided.
- Will be assisted by : Deputy Managers, Assistant Managers and Clerks.

BASIC FUNCTIONS :

1. To assist the Branch Manager in the day-to-day discharge of his duties.
2. To assume full control of the branch in the absence of the Manager.
3. To be overall charge for the working of the branch in the area of procedure and routine, customer service, security and industrial relations.
4. Overseeing and guiding Deputy Managers and other subordinates in the day-to-day discharge of their duties.
5. To provide an integrated picture of matters relating to the branch to the Manager.

RESPONSIBILITIES :

1. Ensuring that all advances outstanding in the books of the branch are as per norms / terms of sanction.
2. Ensuring recovery of the Bank's dues.
3. Ensuring that house-keeping and customer service and security are maintained by the Deputy Manager at the full expected level.
4. Ensuring that branch staff perform their duties and are offered ample opportunities for career development.
5. To recommend to Manager, any disciplinary action against any subordinate in the branch, in consultation with the Deputy Manager.

PERFORMANCE CRITERIA :

1. The overall quality of house-keeping, customer service and security at the branch.
2. The performance of the branch in extra-ordinary / crisis situations.
3. Capacity for development of branch personnel working under him.
4. Adherence to norms / terms of sanction / recovery and general control over execution of documents / inspection.
5. Ability to assist the Branch Manager in running the branch efficiently.
6. Quality of appraisal and recommendations made to the Branch Manager.
7. Quality of decisions taken within delegated powers.

ROLE FUNCTION OF OFFICERS

BRANCH MANAGERS

(Including Senior Manager / Chief Manager)

Will report to : Regional Manager

Will be assisted by : 1. Manager (II Line)
2. Deputy Manager
3. Assistant Manager (s) under his control.
4. Clerical staff under his control.

BASIC FUNCTIONS :

1. To represent the Bank to the external world and to represent the Management to all staff attached to the branch.
2. To be specifically responsible for the working of the branch in the areas of business development, working results and advances and to have overall responsibilities for the working of the branch in the areas of procedure and routine, customer service, security and industrial relations.
3. Guiding the Manager (II Line) / Deputy Manager / Assistant Manager and other staff of the branch in the day-to-day discharge of the duties,
4. To provide an integrated picture on matters relating to the branch to higher authorities and to Reserve Bank when required.
5. To oversee the functioning of the Manager (II Line) / Deputy Manager and his subordinates with a view to ensuring high quality in house-keeping, customer service and security and compliance of norms prescribed from time to time, in each area.

RESPONSIBILITIES :

1. Implementation of the Bank's policies and plans at the branch level in all areas.
2. Ensuring growth and quality of branch business and profits in accordance with the budgeted goals.
3. Ensuring that all advances outstanding in the books of the branch are as per norms / terms of sanction.
4. To be responsible for the Cash and Bank balances of the Branch and the Securities and Documents, and also to be responsible for the accuracy of the GL balance.
5. Ensuring that the branch staff are able to perform their duties and are offered ample opportunities for career development.
6. Taking appropriate and necessary action on the officers / award staff of the branch for any shortcoming, irregularity, discrepancy, indiscipline, etc.
7. Ensuring recovery of the Bank's dues.

AUTHORITY :

1. Financial and administrative powers as vested by the Management from time to time.
2. Reporting authority / reviewing authority, as appropriate, for performance appraisal.
3. Sanctioning Casual Leave / Permission to Deputy Manager / other Deputy Manager as per rules in force and to recommend to Regional Office for other types of leave.
4. Signing Special Letters, letters to Controlling Offices and important correspondence of non-routine nature and signing on returns and business proposals.
5. To release or withhold, for valid reasons, credit facilities sanctioned at any level.
6. To take disciplinary action within vested powers or to recommend to the Regional Manager, in consultation with the Manager (II Line) / Deputy Manager.
7. To recommend to the Regional Manager, in branch interest, transfer of any staff member attached to the branch.

PERFORMANCE CRITERIA :

1. The development of business and working results of the branch.
2. The overall quality of the branch business, house-keeping and customer service
3. The performance of the branch in extra-ordinary / crisis situations.
4. Capacity for development of branch personnel working under him.
5. Development of Priority Sector Advances at the branch and spread of small advances.
6. The quality of branch advances with regard to sector, adherence to norms / terms of sanction, recovery and general command over execution of documents / inspection with particular reference to large / very large advances in relation to size of the branch.

P. S.

1. Wherever Managers (II Line) have been provided, responsibilities in respect of items 3, 4 & 5 of the Manager will be secondary in nature for Branch Manager and primary for Manager (II Line).
2. Whenever the Manager delegates discretionary powers to Manager (II Lines) and based on that Manager (II Line) has taken a decision, the Manager will be bound by such acts and deeds done by the Manager (II Line) while acting for the Manager.