

## **Chapter – 3 (Manual – 2)**

### **Powers and Duties of Officers and Employees**

**3.1 Please provide details of the powers and duties of officers and employees of the organization.**

<b>Designation</b>		<b>Board of Directors</b>
<b>Powers</b>	<b>Administrative</b>	<p>The powers and duties of the Board shall be:</p> <ol style="list-style-type: none"> <li>1 to elect the President and the Vice-President of the Board.</li> <li>2 to sanction staff strength of State Bank with the prior approval of the Registrar.</li> <li>3 to give directions to the Managing Director for convening a meeting of the General Body of the State Bank and to submit to the General meeting the annual report and the balance sheet.</li> <li>4 to open branch offices at suitable places and fix their jurisdiction. The Board may constitute a sub-committee for a particular purpose of not more than three Directors, one of whom shall be the Managing Director.</li> <li>5 to frame and subsequently amend rules regulating the business and working of the State Bank consistent with the provisions of these bye-laws and with the prior approval of the Registrar.</li> <li>6 to delegate any of its powers and duties to any other officer of the State Bank but not below the rank of Addl. Managing Director.</li> <li>7 to issue necessary instructions to the Primary Cooperative Agricultural Development Banks. These instructions should not be inconsistent with their bye-laws concerning their business.</li> <li>8 to make rules for the investigation of legal title and to lay down the standards and the main principles for the initial and periodical estimation of the market value and the yielding capacity of property offered in mortgage of the Primary Coop. Agricultural Development Bank and to make rules on the same lines regarding the properties to be offered to the State Bank by the Primary Cooperative Agricultural Development Bank subject to the approval of Registrar.</li> <li>9 to take steps for the recovery of loans under Chapter-IV and V of the</li> </ol>

		<p>Cooperative Agricultural Development Banks Act, 1957 and the rules made thereunder.</p> <p>10 to accept or reject the resignation of a Director.</p> <p>11 to exercise all residuary powers and perform all duties and specifically meant for any authority.</p> <p>12 to authorise Indian Ambassadors and Charge D' Affairs and other members of the Mission abroad to act and sign on its behalf agreements and other relevant documents with foreign countries and international bodies.</p>
	<b>Financial</b>	<p>1 to purchase share of Cooperative Financial Institutions or such other institutions as are related to Agricultural finance and to appoint a director to represent the State Bank in the affairs and meetings of such institutions, provided that any purchase of shares above the value of Rs.5000/- shall be subject to approval of RCS.</p> <p>2 to raise funds by the issue of debentures and other measures permitted by these bye-laws business.</p> <p>3 to take steps for the recovery of loans under Chapter-IV and V of the Cooperative Development Banks Act 1957 and the rules made thereunder.</p> <p>4. to fix the rates of travelling and daily allowances payable to a Director subject to the approval of the Registrar.</p>
<b>Duties</b>	<p>1</p> <p>2</p> <p>3</p>	

**3.2 Please provide details of the powers and duties of officers and employees of the organization.**

Designation	Managing Director	
Powers	Administrative	<ol style="list-style-type: none"> <li>1. to generally administer the affairs of the State Bank;</li> <li>2. to supervise and control the work of the employees of the State Bank;</li> <li>3. to arrange for maintenance of proper record and accounts.</li> <li>4. to sign on behalf of the State Bank and conduct its correspondence;</li> <li>5. to certify copies of entries in the books of the State Bank;</li> <li>6. to sue and be sued in the name and on behalf of the State Bank;</li> <li>7. to arrange for the inspection of the mortgaged property;</li> <li>8. to perform all other duties and exercise all such powers as are assigned to him by the Board.</li> <li>9. to delegate any of his powers and duties to any of the officials working in the State Bank;</li> <li>10. subject to bye-laws 36(a) and 46 to arrange to call and attend the meeting of the General Body, Board of Directors; to make, draw, accept endorse and execute cheques, payment orders, telegraph and main remittances, fixed deposit receipts, drafts, railway receipts and other negotiable instruments for and on behalf of the Bank;</li> <li>11. to open accounts in the name of the Bank with the Reserve Bank of India, State Cooperative Bank, State Bank of India, Bank of India, Central Cooperative Bank and with such other Banks as may deem expedient and to operate these accounts;</li> <li>12. to transfer any employee in the common cadre as well as any employee of the State Agricultural Development.</li> <li>13. to grant admission to new members and allot shares;</li> <li>14. to grant loan to the members of the State Bank;</li> <li>15. to institute, conduct, defend, compromise, refer to arbitration or abandon</li> </ol>

		<p>legal proceedings and claims by or against the State Bank.</p> <p>16. to ensure compliance of such suggestions and instructions contained in inspection of audit relating to the State Bank.</p>
	<b>Financial</b>	<ol style="list-style-type: none"> <li>1. to receive deposits and other money and issue receipts and also to pay amounts due from State Bank;</li> <li>2. to have custody of all the properties of the State Bank;</li> <li>3. to sign, endorse and negotiate cheques and other negotiable instruments;</li> <li>4. to pay money due from the Bank;</li> <li>5. to invest surplus funds, to discharge, buy sell and collect interest on Government Promissory Notes and Securities on behalf of the Banks;</li> <li>6. to appoint, suspend or punish employees in accordance with service rules approved by RCS.</li> <li>7. to buy sell, endorse, assign, pledge or otherwise negotiable securities issued by the Central or State Governments of the Indian Union and other Securities specified in Section of the Indian Trusts Act, 1882 on behalf of all other Cooperative Institutions and to authorise in this behalf any officer or officers of the Bank and arrange for the safe custody for the securities owned by or pledged with the Bank.</li> <li>8. to approve the transfer of shares and debentures;</li> <li>9. to approve the loans sanctioned by Primary Cooperative Agricultural Development Bank;</li> <li>10. to raise loans from various institutions/organisations;</li> <li>11. to incur any expenditure on contingencies and all other items, within overall annual expenditure budget approved by the Board of Directors. However, in case of emergency the Managing Director incurs expenditure upto three lacs at a time in anticipation of approval by the Board.</li> </ol>
	<b>Others</b>	<ol style="list-style-type: none"> <li>1</li> <li>2</li> <li>3</li> </ol>
<b>Duties</b>	<ol style="list-style-type: none"> <li>1</li> <li>2</li> <li>3</li> </ol>	

**3.2(i) Please provide details of the powers and duties of officers and employees of the organization**

<b>Designation</b>		<b>Manager</b>
<b>Powers</b>	<b>Administrative</b>	<p>The powers and duties of the Manager shall be:</p> <ol style="list-style-type: none"> <li>1. To Generally administrator the affairs of the primary bank subject to the Directions of the committee.</li> <li>2. To Supervise and control the work of the employees of the primary bank.</li> <li>3. To maintain proper accounts.</li> <li>4. To receive deposits and other money and issue receipt and also to pay amount due from the Primary Banak.</li> <li>5. To sign on behalf of the primary Bank and conduct its correspondence.</li> <li>6. to certify copies of entries in the books of the Primary bank.</li> <li>7. To sue and to be sued in the mean and on behalf of the primary bank.</li> <li>8. to arrange for the inspection of the mortgaged property.</li> <li>9. to perform all other duties and exercise all such powers as may be assigned to him by the committee and the State Bank.</li> <li>10. To have custody of all the properties of the Primary bank.</li> <li>11. To arrange to call and attend meeting of the general body committee and sub committees.</li> <li>12. To make, draw, accept endorse and execute cheques, payment, orders, telegraphic and mail remmittence, fixed deposits, receipts, drafts, railway receipts and other negotiable instruments for and on behalf of the primary banks subject to the instructions of the committee.</li> <li>13. Subject to the specific and general Sanction of the Committee to invest surplus funds, to discharge, to buy, sell, and collect interst on government prommissiory notes and securities on behalf of the Primary bank.</li> </ol>



**3.3 Please provide details of the powers and duties of officers and employees of the organization.**

<b>Designation</b>	<b>Deputy Manager</b>	
<b>Powers</b>	<b>Administrative</b>	1) To check all the loan cases before sanction and disbursement and to give certificate regarding fitness of loan cases. 1.2 To prepare cheques of loan cases . 1.3 To take reimbursement of loan from SADB. 4) To check maintenance register. 5) To check loan movement registers. 6) To secure loan utilization certificates from F.Os. 7) To secure triannual land inspection from F.Os. 8) To secure IInd encumbrance certificate. 9) To inform applicants/sponsoring agencies about the position of loan cases. 10) To make compliance of Audit Notes. 11) To check interest at the close of the year. 12) To check all kind of loan vouchers and it's posting in the ledgers and checks Balance Books of schemes and normal loans. 13) General supervision of the staff. 14) Any other duties assigned by the senior officers.
	<b>Financial</b>	1 2 3
	<b>Others</b>	1 2 3
<b>Duties</b>	1 2 3	



**3.4 Please provide details of the powers and duties of officers and employees of the organization.**

<b>Designation</b>	<b>Assistant Manager</b>
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<b>Powers</b>	<b>Administrative</b>	<ol style="list-style-type: none"> <li>1) To Check Day book, General Ledger and will arrange to prepare Trial Balance at the close of each month.</li> <li>2) To prepare Balance sheet, Profit and Loss account annually.</li> <li>3) To check voucher register and gives certificate on the Day Book as prescribed by the SADB.</li> <li>4) To check Quits Bandi of SADB and Balance Book of loan with SADB.</li> <li>5) To arrange the preparation of Quist Bandi of normal and scheme loans will ensure reinsurance of recovery notes to the farmers well in time.</li> <li>6) To arrange to prepare F.O. wise recovery registers.</li> <li>7) To arrange to prepare recovery reports and send telegrams/fax to SADB in recovery season.</li> <li>8) To make compliance of monthly visit notes and Inspection notes.</li> <li>9) To check lead Bank statements and submission of lead Bank reports.</li> <li>10) To check dispatch register.</li> <li>11) To maintain Banker no.2 and to prepare reconciliation's.</li> <li>12) To write main cash book daily and deposit the surplus cash in CCB.</li> <li>13) To check the receipt book and signed it as token of its correctness.</li> <li>14) To check advance register, sundry register and ensure its Balance Book.</li> <li>15) To check salary register, T.A. to staff register and T.A. to committee member's register.</li> <li>16) To check furniture fixture, library register, petty articles register and telephone register.</li> <li>17) To ensure to secure tour programme &amp; diaries from F.Os.</li> <li>18) To ensure to issue certificates to A class member's register, share allotment, share transfer certificates, village-wise members registers, loan fee registers.</li> <li>19) To check T.A. check register, advance register and will make payments to all kind of bill.</li> <li>20) To check the interest at the close of the year.</li> <li>21) To check the work of share seat.</li> <li>22) He is the custodian of Key No-2 of cash.</li> </ol>
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	<b>Financial</b>	
	<b>Others</b>	

<b>Duties</b>	
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