

KERALA STATE BACKWARD CLASSES DEVELOPMENT CORPORATION LIMITED

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CIN-U75122KL1995SGC008705



**Delegation of Powers, Functions, Duties and Responsibilities of Managing
Director and other Senior Officers of the Company as Resolved by the Board
of Directors in its 177th Meeting held on 30/05/2017**

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DUTIES AND POWERS OF THE MANAGING DIRECTOR

DUTIES :

The Managing Director (MD) shall be responsible for the conduct and management of the affairs of the Company, subject to the overall control and supervision by the Board of Directors. The MD is also responsible to abide all the directions given by the Government of Kerala as applicable to the Company time to time, and must act in the best interest of the Company and in for the objectives as envisaged in the Memorandum & Articles of Association of the Company.

POWERS:

The Managing Director shall exercise the following powers in relation to the affairs of the company

GENERAL

1. Subject to the provision in the Articles of Association of the Company and directions given by the Government of Kerala by and other statutory authorities, to the policies and principles approved by the Board of Directors time to time, the general management of the business of the company shall, within the sanctioned authority and other powers hereinafter prescribed, be vested with the Managing Director.
2. The Managing Director shall be delegated with the powers for the day to day management of the business of the Company for achieving various objectives (in the Project Report, Corporate Plan, Annual Revenue and Capital Budget of the Company, and the) as approved by the Board of Directors time to time.
3. The Managing Director shall have powers and authority, on behalf of the Company, to make all purchases and sales and to enter into contract and do all other things necessary and desirable in the management of the affairs and business and the company.
4. The Managing Director shall have powers to make all such arrangements and do all such acts and things on behalf of the Company as may be necessary as incidental or conducive to the attainment of the objectives of the Company and in the event of any emergency, or contingency, to take such measures as may be appropriate in his opinion, to safeguard interest of the Company and its beneficiaries.
5. The Managing Director shall also have the powers to sub delegate his power to the Senior Officers of the Company

A. FINANCIAL

1. To open current account, term, deposits or savings account in Banks and Treasuries approved by the Board to pay money into or withdraw money from any account or accounts, to issue, draw, accept or negotiate cheque, drafts, bill of exchange to Negotiable instruments, to get receipts, open letters of credit parking excess funds and to all such other matters as are necessary to carry on the monetary and banking transactions.
2. To borrow money from Banks, Financial Institutions and other Agencies such as NBCFDC, NMDFC, HUDCO, NABARD etc. subject to approval of the Board of Directors to carry on the objectives as specified on the Memorandum of Association of the Company.
3. To sign and execute all documents on behalf of the Corporation with lending institutions, subject to Board approval.
4. To repay borrowed money with interest as per terms and conditions agreed to by the Board of Directors.
5. To write off/waive interest/penal interest on loan repayment up to Rs.10,000 in each deserving case based on the recommendation of the unit head concerned.
6. To approve projects and sanction loans as per the Project Guidelines as approved by the Board of Directors time to time.
7. To authorize District Manager and two other officials at the District Level, and Sub District Manager and 1 other official in the Sub District Level for Bank transactions.
8. To authorize such designated Senior Officers to execute contracts and operate financial transactions to carry out the operations of the Company.

B. CAPITAL EXPENDITURE

To purchase assets, undertake capital work and other projects and store purchase procedure being subject being followed, to limit specified below:

- 1) Up to Rs.3,00,000/- (subject to procedures prescribed in Store Purchase Rules).
- 2) Up to Rs.1,00,000/- in each case at a time, subject to quotation being obtained.
- 3) In case where rate contract exists, without limit.
- 4) For proprietary items, without tenders based on authorized dealer's invoice subject to a maximum of Rs.3,00,000/- in each case.

a) Purchase of goods and consumables, stationery etc.

To purchase goods, consumables, stationery etc. subject to Store Purchase procedure being followed, and-

- 1) Subject to open tenders, above Rs.1,00,000/-
- 2) Up to Rs.1,00,000/- subject to quotations or short tenders
- 3) Purchase items from at co-operative societies/ departmental store without quotations subject to Rs.50,000/- at a time.

b) To purchase books and periodicals/journals etc.

To Purchase Books, Periodicals, Journals, newspapers etc. subject to Budget provision.

c) Investments

To invest surplus funds available with the Company not immediately required for allotment to beneficiaries, in short term deposit with Nationalized Banks/State Co-operative Banks.

d) Use of Company assets

To authorise and monitor the use and utilization of all assets of the company, and its required repair and maintenance, and the movement and petrol/fuel consumption of vehicles and authorise payment of vehicle running expenses, replacement of spare parts, accessories, etc. and repair charges of vehicles. Managing Director is also authorized to issue guidelines on economical use of Company's Assets as and when required.

e) Imprest Cash

To sanction/operate imprest for head office up to Rs.50000/-, Rs 20,000/- in District & Rs.10,000 sub-offices.

f) Loans and advances to Employees

To sanction salary advances, vehicle advance and other advances/loans as per relevant rules, including TA/ contingency advances.

g) Hiring vehicles and equipment's etc.

To sanction all expenditure on hire of taxies or other conveyances, machinery or other equipment, as and when required for the operational purpose of the Company.

h) Board meeting expenses/Committee meetings etc.

To sanction all expenses of Board, General Meetings, Review meetings, Committees or other conferences which are being conducted as a part of affairs of the Company.

i) Membership of professional or other institutions

To authorize expenditure on Corporation's membership in professional or other recognized institutions subject to Board's approval.

j) Entertainment/Hospitality expenses

To sanction entertainment/hospitality expenditure within the Budget provision, up to Rs.25,000/- for each instance.

k) Professional engagements

To incur expenditure up to Rs.100,000/ in each case within the Budget provision for engaging professionals.

L) To authorise all Administrative & Operational expenses which of routine nature.

m) Disposal of stores

To dispose of as surplus/condemned or scrap any materials, stores, spares, furniture, equipment's, etc. which is identified as useless and not reusable in any manner

n) Ceremonial occasions

To sanction expenditure on ceremonial occasions up to Rs.5,000/- in each case.

o) Release of advertisement in souvenirs/ periodicals/ news papers, sponsorship etc.

To incur expenditure for the above purpose, within budget provision, up to Rs. 25,000/- in each case and above Rs.25,000/- in consultation with Chairman

p) Salaries & allowances/surrender leave/T.A. claims/medical benefits of employees

To expend on the above items as per rules.

q) Director's sitting fee, Chairman's honorarium etc.

To expend on the above items as per Government orders/ relevant rules.

C. LEGAL MATTERS

1. TO INSTITUTE, conduct, defend, compound or abandon any legal proceedings by or against the Corporation and also to compound and allow time for payment for satisfaction of any claims or demand by or against the Corporation, to execute indemnities and guarantees, and take any legal action for securing the interest of the Company.
2. To refer any claims or demands by or against the Company to arbitration and to observe and pass awards and to accept / pay compensation as per law.
3. To engage or appoint Solicitors, Advocates, Attorneys, Consultants, etc. to represent the Corporation and to get legal opinions on all important matters where the Corporation is a party in any consumer Courts, Civil/Criminal Courts, including High Court, Tribunals etc. For the above purposes or for generally protecting or assisting to carry on the business of the corporation on such as may be considered proper and to revoke such appointments whenever it deems necessary.
4. To sign and verify plaints, written statements, petitions of claims and objections, memorandum of appeal; and petitions and application of all kind and file them to any court or office.

D. PERSONNEL & ADMINISTRATION

1. To appoint employees subject to the relevant rules and Government guidelines, from time to time.
2. To transfer and post any of the post or all employees of the Corporation as per the guidelines of the Government, if any,
3. To detach officers from one office and fix another office as their headquarters, depending on the exigencies of service and to authorise the payment of T.A and also allot staffs on working arrangement basis in the matter of any contingency or other administrative convenience.
4. To suspend, discharge, dismiss or otherwise punish or take disciplinary proceedings against any employees of the Company based on departmental proceedings and in accordance with rules or regulations in force from time to time, provided that all case of discharge or dismissal of such personnel shall be reported to the Board.
5. To grant incentive/cash rewards up to Rs.5, 000 at a time to an employee in each case, for meritorious service, and to issue letters of appreciation and good service entries as per relevant Government rules/guidelines.

6. To sanction D.A, HRA, increments to employees.
7. To specify duties, responsibilities and function of all employees of the Corporation, including those on deputation, on contract, daily wages, apprentices, etc.
8. To depute employees for training / seminars and sanction expenditure on such training.
9. To accept the resignation of employees of whom Managing Director is the appointing authority and will have the power to waive the notice period as it deems fit.
10. To grant leave of all kinds to all employees as per relevant leave rules and guidelines.
11. To sanction tour of employees for official purpose as per entitlement and to incur all expenditure relating thereto as per TA Rules.
12. The Managing Director will be his own controlling officer in regard to T.A claims/Medical/other benefits available to the regular employees of the Corporation.

E. GENERAL POWERS

1. To guide, motivate and control his subordinates.
2. Declaration of stores as surplus or unserviceable.
3. To delegate/sub-delegate and assign duties/function and powers to his subordinates wherever necessary.
4. To execute maintenance and repair works of building, equipments, premises etc. or any original work of an urgent nature by the concerned department up to Rs.1,00,000/- at a time, provided that the total expenses during the year is within the budget provision.
5. To initiate any action or activity in consultation with the Board of Directors wherever necessary for progress, development and to protect of the Company.

DUTIES/FUNCTIONS AND POWERS OF GENERAL MANAGER (HRM & ADMN)

1. To be in complete charge and control of the personnel administration of the Head Office and District & Sub Offices subject to the control and supervision of the Managing Director.
2. To be responsible for the proper maintenance of the Attendance Register, Casual Leave and other Leave Registers of the Head office and ensure its proper maintenance at the offices of the Corporation.
3. To be responsible for the proper maintenance and updating of :
 - a) Personal files of all officers and other staffs in the Corporation.
 - b) Service records.
 - c) Compliance of all applicable labour laws.
 - d) Loans, advances and their repayments of employees as the case may be.
4. To be in overall charge with the approval of Managing Director for the following functions.
 - a) Recruitment through all sources.
 - b) Transfers and posting in all cadre's
 - c) Promotions, conducting of promotion tests, eligibility test at the appropriate time and subsequent further actions.
 - d) Declaration of probation of regular employees as per relevant rules.
 - e) Apprenticeship training in the Head office and all offices of the Company.
 - f) Training and refresher courses for the employees.
 - g) Convening periodical Manager's conferences, weekly Departmental officers' conference, conference of Association representatives and other allied conferences related to Personnel & Administration of the Corporation.
5. To sanction annual increments in all routine cases in respect of employees up to and including Grads II officers working in the Head Office after getting and scrutinizing the performance appraisal records and confidential reports.
6. To sanction casual leave of all officers up to and including Grade II in the Head office. While sanctioning the leave application of employees working in the other departments of the Head office, recommendation of the concerned department Heads may be made.
7. To sanction all other kind of leave in respect of the employees up to and including Grade II in the Head office.
8. To operate bank accounts and to draw/accept or make cheques, Bill of exchange, PN, on behalf of the Corporation jointly with General Manager (Finance & Accounts), General Manager (Projects), or Company Secretary for amounts not exceeding Rs.3,00,000/-.

9. To be responsible for the salary administration including centralized preparation of pay rolls, the timely payment and rendering of returns relating to the EPF, ESI and personal income tax, annual bonus and other similar payments to the employees and furnishing consolidated figures and detailed statement of such payments to the Accounts Department for proper accounting and for payment.
10. To be responsible for obtaining, scrutinizing and keeping under safe custody annual property statements, annual confidential reports, performance appraisal records, fidelity insurance guarantee, loans records etc., of all the employees of the Company.
11. To ensure that liability if any of an employee is settled or caused to be settled before an employee is relieved from the Company on retirement, resignation, dismissal etc.
12. To be responsible for the prompt payment of dues to the employees as and when they occur and maintain sufficient proof of record for their disbursement.
13. To pass all payments relating to the reimbursement of medical bills in respect of all employees in the Company up to and including Grade II officers as per rules.
14. To be responsible for maintaining cordial industrial relation in the company.
15. To collect data and prepare reports necessary for presentation in labour and other conciliation conferences, discussion on charter of demands etc., and to assist the Managing Director at the conferences.
16. To ensure proper distribution and coordination of work among the various seats in his department with a view to extract maximum output from all the employees.
17. To represent the Management at the conciliation conferences, labour disputes and other conferences from time to time.
18. To keep in touch with various demands and complaints put forth by the associations / Employees and take suitable action promptly and cause to initiate such steps as per relevant rules that are required to maintain a cordial employer-employee relationship.
19. To attest the entries in the service records personal cards / service books and other registers maintained in his departments.
20. To supervise the general administration of the head Office, subject to the control and direction of the Managing Director.
21. To arrange for adequate security measures in the Head Office and other offices of the Corporation.
22. To arrange compliance of law relating to shops and commercial establishments Act in the case of Head Office and ensure compliance by all unit offices.
23. To be in overall charge receiving, recording and distribution of incoming mails and dispatch of all outward communications / articles.

24. To be in charge of the maintenance and upkeep of all fixed and tangible assets of the Corporation and maintaining records thereto.
25. To be in charge of the proper upkeep and maintenance of the premises of the Companies' registered office subject to the control and direction of the Managing Director.
26. To sanction petty expenditure connected with Company administration up to Rs.5, 000/- in each case.
27. To be in charge of PBX telephone and other telephones attached to the Head Office including residential telephones.
28. To be in charge of upkeep and maintenance of computers and other electronic equipment in Head Office and unit offices and keeping records thereto.
29. He shall act as a vigilance officer of the Corporation. He shall be empowered to make inspection of all units of the company whenever necessary with prior approval of the Managing Director and take such action as is deemed necessary like calling for explanation, cross examination, taking down statements, mediation, settlement of dispute as per rules in consultation with Managing Director wherever necessary.
30. To be responsible and to be in charge of various welfare measures extended to the Company employees from time to time.
31. To sanction compensatory off as per rules to the employees functioning under his department.
32. To sanction tour programmes and TA advance to the employees functioning under his department. The TA advance should not exceed the eligible TA as per rules.
33. Purchase of professional books and subscribing of journals related to official functions.
34. To carry on correspondence relating to his function obtain any information or statistics from the District/Sub District Managers. However no correspondence having any financial commitments or affecting the government policy of the Corporation will be caused on by him without the approval of the Managing Director except to the extend permitted elsewhere.
35. To incur hospitality expenditure up to Rs. 3,000/- at a time subject to the annual limit prescribed in the budget.
36. To write performance appraisal report of Assistant General Managers/District Managers/Sub District Managers & to obtain the report in the prescribed format from the concerned Head of Departments pertaining to the functions of his department.

37. To handle the work of co-ordinating replies to the interpellation, questionnaires etc. issued from legislature and he shall act as 'Liaison Officer' / Interpellation Officer.
38. To attend any other work that may be assigned to him by the Managing Director from time to time.
39. To sanction all recurring expenses pertaining to Office Administration.
40. To make available all infrastructural arrangements which are required for efficient functioning of all the offices of the Company.
41. To seek opinion with the Service Consultant/s in consultation with the Managing Director for the matters related to Human Resources and Administration.
42. To attend any other work that may be assigned to him by the Managing Director from time to time.

DUTIES/ FUNCTIONS AND POWERS OF THE COMPANY SECRETARY

1. The Secretary will be in full charge of all secretarial function under the Companies Act 2013. He will also have the following specific functions and report the Managing Director.
2. He will be responsible for taking timely action in respect of all the function conferred on him under the Companies Act 2013.
3. To file returns with the Register of Companies under the Companies Act 1956 and to attend all correspondence with the Register of Companies and the National Company Law Tribunal with the approval of the Managing Director.
4. To maintain all books and registers required to maintain under the companies Act, 2013.
5. To keep custody of the Company's common seal.
6. To sign share certificate as per the **decision** of the Board Of Directors and relevant rules made under the Companies Act 2013.
7. To prepare agenda and notes for the meeting of the Board, Sub Committee and for General Meeting with the approval from the Managing Director.
8. To issue notices for meeting of the Board, Sub Committee and General Meeting with the approval of the Managing Director.
9. To prepare minutes of the meeting of the Board, Sub Committee and the General Meeting for approval of Managing Director / Chairman and to forward the approved minutes to the members of the board, the Government and to other authorities.
10. To communicate the decisions of the Board for action and provide the Board with the feedback.
11. To sign balance sheets of the Company as required under the provisions of the Companies Act.
12. To sign contracts, agreements lease, deeds, affidavits, statement of facts, etc., on behalf of the Company with the approval of the Managing Director.
13. To operate bank accounts and to draw/accept or make cheques, Bill of exchange, PN, on behalf of the Corporation jointly with General Manager (Finance), General Manager (HRM & Admn) or General Manager (Projects) for amounts not exceeding Rs.3,00,000/-.
14. To collect and collate operational information and data and convert them into a form suitable for consideration of the Board as and when called for.

15. To be overall in charge of the recovery of loans and connected legal matters. He shall monitor the recovery and shall have power to fix monthly target of collection and obtain explanations from the concerned for non-compliance of directions and recommend to initiate disciplinary proceedings.
16. To sanction tour programs and TA advance to the employees functioning under his department.
17. To sanction compensatory off of the employees functioning under his department.
18. To issue and sign all types of communications relating to his duties. However all communication addressed to Government / Heads of Departments the draft shall be approved by the Managing Director.
19. To submit to the GM (HRM) in the prescribed format, the Performance Appraisal Report of the employees who are working under his Department.
20. To carry on correspondence relating to his function obtain any information or statistics from the District/Sub District Managers. However, no correspondence having any financial commitments or affecting the government policy of the Corporation will be caused on by him without the approval of the Managing Director, except to the extend permitted elsewhere.
21. To incur hospitality expenditure up to Rs.3,000/- at a time subject to the annual limit prescribed in the budget.
22. To sanction all expenses of Board/Committee and General meetings including TA/DA, sitting fee, Honorarium etc. to the Directors.
23. To be responsible for compliance of all directions received from RBI w.r.t NBFC.
24. To responsible to submit necessary information/data to AG, Auditors, RBI & Government as per the directions of the Managing Director.
25. To be responsible for preparation of Newsletters, Publications, Journals etc of the Corporation
26. To attend any other work that may be assigned to him by the Managing Director from time to time.

DUTIES/ FUNCTIONS AND POWERS OF THE GENERAL MANAGER (PROJECTS)

1. The General Manager (Projects) will be in charge of the implementation of all the schemes of the Corporation, its planning including research and training and will report to the Managing Director.
2. He will be responsible for :
 - i) Identification of schemes and development of strategies that will enable to cultivate the market opportunities in line with the objectives.
 - ii) Business planning and programming.
 - iii) Establishment of an effective plan of organization w.r.t Implementation of various schemes
 - iv) Evaluation and adjusting marketing efforts to enable the Company to react to change occurring in the environment and to maximize its business prospects.
3. To develop, supervise and control the projects of the Corporation.
4. To evaluate the present schemes with the view to improve, modify, withdraw any of the existing schemes and to introduce new scheme for the development of the target group.
5. To prepare and modify periodically the Corporate plan and also to prepare annual plan in consultation with the other functional departments.
6. To review and prepare business performance report periodically and present the same to the Managing Director for submission to the National Funding agencies and the Board.
7. To ensure that the Assistant General Managers/District Managers take effective action to implement the schemes of the Corporation.
8. To review the quality of service rendered to the beneficiaries and to provide suggestive measures of improvement.
9. To inspect all the offices from time to time and ensure that the schemes are implemented after following the rules and procedures on this regard.
10. To submit proposals to Managing Director, in consultation with General Manager (Finance) for obtaining fund from National Corporations at the appropriate time.
11. To sanction compensatory off to the employees functioning under his department.
12. To sanction tour programmes and TA advance to the employees functioning under his department. The TA advance should not exceed the eligible TA.
13. To submit to the GM (HRM) in the prescribed format, the Performance Appraisal Report of the employees who are working under his Department.

14. To operate bank accounts and to draw/accept or make cheques, Bill of exchange, PN, on behalf of the Corporation jointly with General Manager (Finance), General Manager (HRM & Admin) or Company Secretary for amounts not exceeding Rs.3,00,000/-.
15. Purchase of professional books and subscribing of journals related to official functions.
16. To carry on correspondence relating to his function obtain any information or statistics from the District/Sub District Managers. However, no correspondence having any financial commitments or affecting the government policy of the Corporation will be caused on by him without the approval of the Managing Director, except to the extend permitted elsewhere.
17. To incur hospitality expenditure up to Rs.3,000/- at a time subject to the annual limit prescribed in the budget.
18. To propose to the Managing Director various schemes for the beneficiaries of the Corporation which would expand the business of the Company.
19. To make indispensable/corresponding changes in various schemes for the purpose of making the schemes up-to-date or in line with the policies of the Company
20. To fix the Annual Disbursement Target in consultation with the Managing Director of the Company and communicate the same to the District and Sub offices and motivate them in achieving the same
21. To make a detailed write up of existing and various schemes and projects as per the directions of the Managing Director and Board of Directors of the Company.
22. To publish/issue project guidelines every year or at regular intervals in consultation with the Managing Director subject to the approval of Board of Directors.
23. To co-ordinate and issue proceedings of the SLPSC Meeting.
24. To attend any other work that may be assigned to him by the Managing Director from time to time.

DUTIES AND POWERS OF GENERAL MANAGER (FINANCE & ACCOUNTS)

The General Manager (Finance) will be in full charge of financing and accounting functions of the Corporation. These include activities pertaining to Budgeting Corporate Planning, Control and Accounting. He will also have the following specified functions and report to the Managing Director

1. To prescribe accounting policies and procedures such as capital and revenue expenditure, depreciation, physical verification of stocks, physical verification of all assets, income and expenditure accrued or otherwise Corporate tax, TDS plough back of profit and reserves, etc., in consultation with the Managing Director.
2. To prescribe and maintain a Management Information System covering operational aspects, schemes, assets and profit analysis etc., and to make best use of such report by proper analysis and interpretation to fulfill the overall organisational objectives.
3. To give report on profits and profitability of the Corporation to the Managing Director and Board of Directors on a Quarterly basis on the overall Financial Performance of the Company and Cost Analysis of all the Offices of the Company.
4. To prepare budget, statistical data, statement and concrete proposals for the proper planning, budgeting, and regulated growth of business of the Corporation.
5. To prepare Corporate plan in consultation with the General Manager (Projects), review it annually and place the review report before Managing Director for his approval.
6. To administer the tax aspects of the company including tax planning in order to ensure:
 - i) Prompt collection of taxes such as deduction of tax on interest payments and deduction of income tax etc;
 - ii) Payment of these taxes to the Central or State Govt., in the prescribed manner in time;
 - iii) Filing of required returns and statements;
 - iv) Issuance of certificate properly for the taxed deduction to the parties strictly as per the law.
7. To determine, appraise and administer a Corporate Insurance Policy in order to cover common losses of assets like cash, inventory, equipment, receivable, etc.
8. To regulate and administer the liabilities of the Company in the form of loans from Government and other offices and its proper utilisation and to arrange timely repayment including rescheduling wherever necessary with the approval of the Managing Director.
9. To operate bank accounts and to draw/accept or make cheques, Bill of exchange, Promissory Note, on behalf of the Corporation jointly with General Manager (Projects),

General Manager (HRM & Admin) or Company Secretary for amounts not exceeding Rs.3,00,000/-.

10. To optimise the usage of internal resources by regulating cash flows and to make profitable use of surplus funds, if any with the approval of the Managing Director.
11. To investigate, develop and formulate financial plans to ensure provision of adequate funds to meet long and short term requirements on the most economical and practical basis consistent with sound financial practices.
12. To develop and administer various financial controls, reports and statements as required to accurately depict correct financial conditions and sources and utilisation of the established financial plan or desired distribution of assets.
13. To review on a continuous basis the current financial position regularly by means of established controls, to note any significant deviations from the financial plan, or from sound asset distribution and develop and recommend appropriate corrective action to the Managing Director.
14. To investigate and evaluate possible new or improved methods, techniques or sources for sound financing and recommend adoption of more efficient and economical ones for Managing Director's approval.
15. To recommend and substantiate to Managing Director the soundness and anticipated return from the existing or proposed products, schemes and Major investment in fixed assets, and negotiate and execute financial arrangements for acquisition or construction of approved new facilities and for the sale of existing facilities.
16. To investigate, develop and recommend to the Managing Director various financial control policies and accounting systems.
17. To review and evaluate in consultation with the General Manager (Projects), reports, data and statistics relating to performance and expenditure proposals, to note any significant deviations from operating and financial plans.
18. To direct through immediate subordinates the preparation and interpretation of financial reports and statements for the Company.
19. To advise and guide immediate subordinates in the proper interpretation and application of legislation and regulation to corporate financial affairs and counsel with and advise the Managing Director and other officers, as to their impact on Company's business.
20. To sign and send periodical returns to statutory agencies in time.
21. To ensure the proper maintenance of accounts both in the Head Office and Units and ensure timely preparation of interim and final accounts of the Company.

22. To call for and watch periodically the achievements of the Regions and the Units against the target given under expenses, income and to take prompt corrective steps to assure attainment of objectives according to plans.
23. To obtain periodically fund position form all Unit offices and arrange equitable distribution of funds in consultation with the Unit head and to ensure proper and economic utilisation.
24. To design and standardize and review various registers, forms, etc., with the approval; of Managing Director for use in the Head Office, Regions and Units.
25. Codification of uniform account heads for use in the various offices and detailing the type of expenses of each head taking the tax effect into account.
26. Simplification of accounting procedure and to issue necessary instructions on all matters relating to accounts, to the Units whenever necessary with the approval of Managing Director.
27. To supervise and give proper guidance and instructions, subject to the instructions of the Managing Director to the District Managers and other subordinate working under him on all matters relating to his functional responsibility.
28. To pass TA claims of Managers and District Managers based on the tour diary approved by the Managing Director.
29. To get the accounts and all connected activities of the Company at the Head office, Office and Units audited(Internal Audit, Statutory Audit and AG's Audit) and to arrange for the rectification of objections raised in audit.
30. To ensure proper follow up action on audit reports/ inspection reports etc., of the Head office/ / Unit and to watch the rectification of the objections and to apprise the position to the Managing Director.
31. To ensure proper distribution and co-ordination of work among various seats in his department with a view to extract maximum efforts from the employees.
32. To sanction compensatory off of the employees functioning under his department.
33. To sanction tour programmes and TA advance to the employees functioning under his department. The TA advance should not exceed the eligible TA.
34. To sanction any other miscellaneous expenditure not exceeding Rs.500/- in each case at a time within the provisions of annual budgets.
35. Purchase of professional books and subscribing of journals related to official functions.
36. To carry correspondences relating to his function, obtain any information or statistics from the District Managers. However no correspondence having any financial commitments or affecting the government policy of the corporation will be caused on by him without the approval of Managing Director except to the extend permitted elsewhere.

37. To incur hospitality expenditure upto Rs.3,000/- at a time subject to the annual limit prescribed in the budget.
38. To submit to the GM (HRM) in the prescribed format, the Performance Appraisal Report of the employees who are working under his Department.
39. Transfer of Funds to various sub-offices, as per requests duly recommended by General Manager (Projects), subject to a maximum of Rs.50 lakhs in each case and report the same to the Managing Director.
40. To submit before the Board, with the approval of the Managing Director, the financial statements on a timely manner for approval and to forward the same to the Statutory Auditors and other authorities.
41. To follow applicable Accounting Standards, RBI prudential norms and abide all other directions and guidelines from Statutory Authorities in preparation of financial statements of the Company.
42. To attend any other work that may be assigned to him by the Managing Director from time to time.

DUTIES / FUNCTIONS & POWERS OF THE DISTRICT MANAGERS/ASSISTANT GENERAL MANAGERS

- 1) They will be responsible for the environment within the offices in which his subordinates work and will create conditions conducive to effective work;
- 2) To prepare a master plan outlining the proposed activities with the objectives to be attained in accordance with the policies of the organisation and forward it to the Head office during January each year to enable the Company to prepare a realistic budget every year. In addition to the implied duties, he will have the following specific functions;
- 3) To do all the basic tasks of the District Manager, such as
 - a) to plan the operations of his subordinates, organise, integrate, control and co-ordinate their activities for maximum contribution to the /District Manager as head of functional unit;
 - b) to deploy proper persons to the various positions in the branch, train and develop them to accomplish their task effectively;
 - c) to direct their work by clarifying their assignments, guiding them towards improved performance and motivate them to work with zeal and confidence;
 - d) to control them by measuring and correcting their activities to assure that events conform to plan; and
 - e) to co-ordinate their work;
- 4) He will also have the following specific duties, powers and responsibilities in regard to the functional operation of the office.
 - a) to verify the correctness of the entries in the Money order register, sign the money order forms and to receive the money order, on behalf of the Corporation;
 - b) To ensure that all the amounts received by money order on the day have been duly acknowledged by the Cashier;
 - c) To be responsible for ensuring the proper receipt, recording;
 - d) Accounting of the cheques received in the Unit, for its timely sending for collection the bank and for ensuring that the cheques sent for collection have either been realised or dishonoured;
- 5) To sanction loans :- To accord administrative sanction for loans, subject to the following conditions :

- (i) Loans should be given only to beneficiaries of Backward Classes and Minority Communities within the norms approved by the Board or sub-committee, including terms and conditions of loans such as rate of interest, documentation etc.
 - (ii) Loans shall be given only for schemes approved by the Board, the NBCFDC and the NMDFC.
 - (iii) Loans shall be sanctioned and disbursed only as per the Project Guidelines.
 - (iv) Loans shall be limited to the maximum amount approved by the Board/ NMDFC /NBCFDC under various schemes.
 - (v) Legal clearance shall be obtained from the Advocate engaged by the Corporation for scrutiny of documents wherever necessary.
- 6) To follow up and conduct, or arrange to conduct, necessary inspection and verification for proper utilization of funds.
- 7) To co-ordinate & issue proceedings of the District Level Project Sanction Committee subject to the consultation with General Manager (Projects).
- 8) To disburse cheques as per the Proceedings of the SLPSC and DLPSC Meetings.
- 9) Cancellation of loans: To cancel loans, subject to reasons to be recorded, and report to the Head office and approval from the Managing Director accordingly.
- 10) Recall of loans: To recall loans in case of violation of terms and conditions of loans sanctioned and report to GM (Projects) /Managing Director accordingly.
- 11) Recovery of loans : To recover loans, as per the Recovery Manual and for that purpose to do the following :
- a) to issue notices.
 - b) to initiate salary recovery proceedings.
 - c) to file suits/cases, civil and criminal, in courts, against the loanees and/or their sureties, in case of violation of terms and conditions and for non-repayment of loans with prior permission obtained from Head office.
 - d) to release security in case of premature repayment or on complete settlement of loans with interest as applicable.
 - e) to conduct recovery camps, wherever necessary for the realisation of dues.
 - f) to sanction loan amount up to Rs.5 lakh as per the guidelines issued from Head Office from time to time.
 - g) to take all steps under the Revenue Recovery Act, for realisation of dues.
 - h) to incur expenses on legal matters, issue of advertisement notices, court fee, etc. and to pay court fee and fees due to Lawyers/Advocates engaged with Head Office permission.
 - i) to file appeals against lower Court's judgement on the basis of legal advice, recorded to writing as to scope for appeal with prior permission of Head office.
 - j) to pay legal charges in all such cases with the approval of Head office.

- k) to maintain suit register as prescribed by Head Office and send periodical details to Head Office.
- 12) To ensure that the day-to-day accounts in the Unit are written up on a current basis and satisfactorily maintained;
- 13) To be responsible for the timely closing of annual accounts;
- 14) To see that the loanees and sureties execute the security bond or agreement and all other documents connected with the payment of loan amount in the manner laid down in the Head office guidelines.
- 15) To be responsible for the valuation of properties offered as security for the loan as per parameters laid down in guidelines.
- 16) To be responsible along with Assistant Manager and the Assistant concerned for the adequacy of Security/Surety and for the genuineness thereof;
- 17) To be responsible for the proper identification of the loanees and of his acknowledgements on the documents, payment voucher, cheque counterfoils, personal ledger folio etc., and hand over the cheques to the parties concerned;
- 18) To be responsible for the safe keeping of all the documents relating to the payment of loan amount;
- 19) To reconcile the bank accounts, Head office fund transfer account; etc.
- 20) To ensure early clearance of amounts kept under suspense head and to send monthly statements showing the suspense figure at the commencement of each such month and the extent of reduction made during the month;
- 21) To arrange for the maintenance of Loanees personal ledger and ensure its posting on a day to day basis.
- 22) To transfer funds to the Head office within the date stipulated.
- 23) To deposit the entire collections of a day in the bank the same day or in the morning of the next day.
- 24) To make the physical verification of cash balance with the Cashier/Assistant Manager/Assistant daily to see that it agrees with the book balance and to authenticate the correctness;
- 25) To introduce internal check as a control system and to ensure that the operations are conducted in an efficient and well ordered manner;
- 26) To arrange to carry out special checks by Senior Assistant or Assistant Manager when checks are not automatically carried out as part of system;

- 27) To check occasionally and ensure that the employees have already performed their assigned duties (including carrying out checking procedures) satisfactorily;
- 28) To build up and enhance the reputation of the Corporation in its dealings with the loanees and prospects, fostering friendliness with the general public projecting always the good image of the company so that we may merit a reputation of our own for the quality of service;
- 29) To see that the incoming mails are opened in his presence and to initial it with date, in token of having seen it;
- 30) To maintain the Attendance Register, Casual leave and other registers as laid down in the Rules.
- 31) To dispose of all kinds of leave applications of his subordinates as per rules;
- 32) To be responsible for the proper maintenance and updating of :
 - e) Personal files of all employees in the unit;
 - f) Service records/books;
 - g) ESI and PF records;
 - h) Loans, advances and their repayments;
- 33) To arrange compliance of law relating to Shops and Commercial Establishments Act by the Unit ;
- 34) To be in overall charge of receiving, recording and distribution of incoming mails and despatch of all outward communication/articles.
- 35) To be responsible for the general administration of the office.
- 36) To account all the assets of the Company and safeguard it from losses of all kinds;
- 37) To be responsible for proper upkeep and maintenance of computers.
- 38) To purchase and distribute stationery items;
- 39) To render the following returns to the Head Office :
 - a) Daily, weekly, monthly Status reports regarding the activities of the unit in the proforma fixed from the Head Office.
 - b) Letters seeking Head Office sanction for the construction/purchase of cash counters, cabins, furniture, cycles, office equipments, fans, fittings, reference books, periodicals and other costly items;
 - c) Any other returns that may be prescribed by Head office from time to time;

- d) Consolidated trial balance of a quarter by the beginning of the subsequent quarter.
 - e) Quarterly reports regarding the position of defaults and clearance thereof;
 - f) Leave application (half pay leave, leave on loss of pay, maternity leave, special casual leave, etc.) that require Head office sanction;
- 40) To handle complaints from customers and others on matters regarding the conduct of business of the Company ;
- 41) For the efficient and faithful discharge of the above functions/duties, the /District Manager will have the following powers;
- a) To incur unforeseen office expenditure not exceeding Rs.1,000/- at a time subject to a maximum of Rs.10,000/- per annum;
 - b) To incur an expenditure not exceeding Rs. 5,000 to meet exigency or for office maintenance and administration.
 - c) To sanction expenses which are in the routine nature for the conduct of affairs in the office.
 - d) To incur expenditure not more than Rs. 3,000 for Hospitality.
 - e) To purchase stationery articles required for the Unit office after observing stores purchase rules;
 - f) To arrange for the printing of forms, notices of which are not supplied from Head office ie. after observing the stores purchase rules and to audit and pass their respective claims;
 - g) To draw the pay and allowance as per rules, disburse it to the employees of the Unit including himself, and to make other payments to the employees such as bonus, etc., as per the Head office instructions;
 - h) To sanction TA of the subordinate staff at the approved rates;
 - i) To sanction all kinds of leave not exceeding 30 days at a time and to recommend sanction of leave exceeding 30 days by the Head Office to all the employees subordinate to him;
 - j) To sanction surrender of earned leave to all the employees subordinate to him;
 - k) To sanction annual increment to all the employees subordinate to him;
 - l) To draw, accept, or make cheques, bills of exchange, promissory notes on behalf of the Company jointly with Assistant Manager / Assistant of the Unit wherever applicable;

- m) To exercise the powers of opening and operating bank accounts on behalf of the Company subject to the control and supervision of the General Manager (F & A).
- n) To accept personal sureties in accordance with the norms prescribed by the Company as security for loan amount;
- o) To accept securities in the form of deposits of title deeds of immovable properties sufficient to cover loan amount as per norms by way of equitable mortgage;
- p) To suspend, pending disciplinary proceedings, employees of his unit whenever felt necessary and to report to the fact to the General manager (HRM)/ Managing Director immediately thereafter;
- q) To appraise the performance of all his subordinates working in the Unit and to act as the Reporting Officer/Reviewing office as the case may be in respect of all the employees subordinate to him.
- r) To accept all postal articles including Registered Insured and Value Payable Post and other articles addressed to Unit;
- s) To collect interest on Fixed Deposits from banks.
- t) To take timely action for insurance/renewal of the insurable articles supplied under loan schemes.
- u) To keep all the registers and accounts to be kept by the Company as contemplated under relevant rules;
- v) To prepare default list and to watch defaults by loanees and to take suitable steps at the proper time to recover the dues.
- w) To verify the scrutiny report, examine all the documents relating to disbursement of loan, ensure that they are in order, identify the loanee, sign the cheque and hand it over to him personally, obtaining his acknowledgement on the voucher, cheque counterfoil etc.
- x) To be responsible along with the Assistant Manager/Assistant concerned for the adequacy of security/surety and for the genuineness thereof;

42) To upload relevant data through BCDC Online system and report as per the directions which are issued by the Head Office time to time.

43) To attend any other work that may be assigned to him by the Managing Director from time to time.

DUTIES / FUNCTIONS & POWERS OF THE SUB DISTRICT MANAGERS

1. They will be responsible for the environment within the offices in which his subordinates work and will create conditions conducive to effective work;
2. To prepare a master plan outlining the proposed activities with the objectives to be attained in accordance with the policies of the organisation and forward it to the Head office during January each year to enable the Company to prepare a realistic budget every year. In addition to the implied duties, he will have the following specific functions;
3. To upload relevant data through BCDC Online system and report as per the directions which are issued by the Head Office time to time.
4. To do all the basic tasks of the Manager/District Manager, such as
 - a. to plan the operations of his subordinates, organise, integrate, control and co-ordinate their activities for maximum contribution to the /District Manager as head of functional unit;
 - b. to deploy proper persons to the various positions in the branch, train and develop them to accomplish their task effectively;
 - c. to direct their work by clarifying their assignments, guiding them towards improved performance and motivate them to work with zeal and confidence;
 - d. to control them by measuring and correcting their activities to assure that events conform to plan; and
 - e. to co-ordinate their work;
 - f. He will also have the following specific duties, powers and responsibilities in regard to the functional operation of the office.
5. to verify the correctness of the entries in the Money order register, sign the money order forms and to receive the money order, on behalf of the Corporation;
6. To ensure that all the amounts received by money order on the day have been duly acknowledged by the Cashier;
7. To be responsible for ensuring the proper receipt, recording;
8. To issue cheques as per the proceedings of SLPSC and DLPSC Meetings.
9. Accounting of the cheques received in the Unit, for its timely sending for collection the bank and for ensuring that the cheques sent for collection have either been realised or dishonoured;

To sanction loans :- To accord administrative sanction for loans, subject to the following conditions :

- a. Loans should be given only to beneficiaries of Backward Classes and Minority Communities within the norms approved by the Board or sub-committee, including terms and conditions of loans such as rate of interest, documentation etc.
 - b. Loans shall be given only for schemes approved by the Board, the NBCFDC and the NMDFC.
 - c. Loans shall be sanctioned and disbursed only as per the Project Guidelines.
 - d. Loans shall be limited to the maximum amount approved by the Board/ NMDFC /NBCFDC under various schemes.
 - e. Legal clearance shall be obtained from the Advocate engaged by the Corporation for scrutiny of documents wherever necessary.
10. To follow up and conduct, or arrange to conduct, necessary inspection and verification for proper utilization of funds.
11. Cancellation of loans: To cancel loans, subject to reasons to be recorded, and report to the Head office and approval from the Managing Director accordingly.
12. Recall of loans: To recall loans in case of violation of terms and conditions of loans sanctioned and report to GM (Projects) /Managing Director accordingly.
13. Recovery of loans : To recover loans, as per the Recovery Manual and for that purpose to do the following :
- a. to issue notices.
 - b. to initiate salary recovery proceedings.
 - c. to file suits/cases, civil and criminal, in courts, against the loanees and/or their sureties, in case of violation of terms and conditions and for non-repayment of loans with prior permission obtained from Head office.
 - d. to release security in case of premature repayment or on complete settlement of loans with interest as applicable.
 - e. to conduct recovery camps, wherever necessary for the realisation of dues.
 - f. to sanction loan amount up to Rs.5 lakh as per the guidelines issued from Head Office from time to time.
 - g. to take all steps under the Revenue Recovery Act, for realisation of dues.
 - h. to incur expenses on legal matters, issue of advertisement notices, court fee, etc. and to pay court fee and fees due to Lawyers/Advocates engaged with Head Office permission.
 - i. to file appeals against lower Court's judgement on the basis of legal advice, recorded to writing as to scope for appeal with prior permission of Head office.
 - j. to pay legal charges in all such cases with the approval of Head office.

- k. to maintain suit register as prescribed by Head Office and send periodical details to Head Office.
- 14. To ensure that the day-to-day accounts in the Unit are written up on a current basis and satisfactorily maintained;
- 15. To be responsible for the timely closing of annual accounts;
- 16. To see that the loanees and sureties execute the security bond or agreement and all other documents connected with the payment of loan amount in the manner laid down in the Head office guidelines.
- 17. To be responsible for the valuation of properties offered as security for the loan as per parameters laid down in guidelines.
- 18. To be responsible along with Assistant Manager and the Assistant concerned for the adequacy of Security/Surety and for the genuineness thereof;
- 19. To be responsible for the proper identification of the loanees and of his acknowledgements on the documents, payment voucher, cheque counterfoils, personal ledger folio etc., and hand over the cheques to the parties concerned;
- 20. To be responsible for the safe keeping of all the documents relating to the payment of loan amount;
- 21. To reconcile the bank accounts, Head office fund transfer account; etc.
- 22. To ensure early clearance of amounts kept under suspense head and to send monthly statements showing the suspense figure at the commencement of each such month and the extent of reduction made during the month;
- 23. To arrange for the maintenance of Loanees personal ledger and ensure its posting on a day to day basis.
- 24. To transfer funds to the Head office within the date stipulated.
- 25. To deposit the entire collections of a day in the bank the same day or in the morning of the next day.
- 26. To make the physical verification of cash balance with the Cashier/Assistant Manager/Assistant daily to see that it agrees with the book balance and to authenticate the correctness;
- 27. To introduce internal check as a control system and to ensure that the operations are conducted in an efficient and well ordered manner;
- 28. To arrange to carry out special checks by Senior Assistant or Assistant Manager when checks are not automatically carried out as part of system;

29. To check occasionally and ensure that the employees have already performed their assigned duties (including carrying out checking procedures) satisfactorily;
30. To build up and enhance the reputation of the Corporation in its dealings with the loanees and prospects, fostering friendliness with the general public projecting always the good image of the company so that we may merit a reputation of our own for the quality of service;
31. To see that the incoming mails are opened in his presence and to initial it with date, in token of having seen it;
32. To maintain the Attendance Register, Casual leave and other registers as laid down in the Rules.
33. To dispose of all kinds of leave applications of his subordinates as per rules;
34. To be responsible for the proper maintenance and updating of :
 - a. Personal files of all employees in the unit;
 - b. Service records/books;
 - c. ESI and PF records;
 - d. Loans, advances and their repayments;
35. To arrange compliance of law relating to Shops and Commercial Establishments Act by the Unit ;
36. To be in overall charge of receiving, recording and distribution of incoming mails and despatch of all outward communication/articles.
37. To be responsible for the general administration of the office.
38. To account all the assets of the Company and safeguard it from losses of all kinds;
39. To be responsible for proper upkeep and maintenance of computers.
40. To purchase and distribute stationery items;
41. To render the following returns to the Head Office :
 - a. Daily, weekly, monthly Status reports regarding the activities of the unit in the proforma fixed from the Head Office.
 - b. Letters seeking Head Office sanction for the construction/purchase of cash counters, cabins, furniture, cycles, office equipments, fans, fittings, reference books, periodicals and other costly items;
 - c. Any other returns that may be prescribed by Head office from time to time;

- d. Consolidated trial balance of a quarter by the beginning of the subsequent quarter;
 - e. Quarterly reports regarding the position of defaults and clearance thereof;
 - f. Leave application (half pay leave, leave on loss of pay, maternity leave, special casual leave, etc.) that require Head office sanction;
 - g. To handle complaints from customers and others on matters regarding the conduct of business of the Company ;
 - h. For the efficient and faithful discharge of the above functions/duties, the /District Manager will have the following powers;
42. To incur unforeseen office expenditure not exceeding Rs.500/- at a time subject to a maximum of Rs.5,000/- per annum;
43. To incur an expenditure not exceeding Rs. 2,500 to meet exigency or for office maintenance and administration.
44. To sanction expenses which are in the routine nature for the conduct of affairs in the office.
45. To incur expenditure not more than Rs. 1,000 for Hospitality.
46. To purchase stationery articles required for the Unit office after observing stores purchase rules;
47. To arrange for the printing of forms, notices of which are not supplied from Head office ie. after observing the stores purchase rules and to audit and pass their respective claims;
48. To draw the pay and allowance as per rules, disburse it to the employees of the Unit including himself, and to make other payments to the employees such as bonus, etc., as per the Head office instructions;
49. To sanction TA of the subordinate staff at the approved rates;
50. To sanction all kinds of leave not exceeding 30 days at a time and to recommend sanction of leave exceeding 30 days by the Head Office to all the employees subordinate to him;
51. To sanction surrender of earned leave to all the employees subordinate to him;
52. To sanction annual increment to all the employees subordinate to him;
53. To draw, accept, or make cheques, bills of exchange, promissory notes on behalf of the Company jointly with Assistant Manager / Assistant of the Unit wherever applicable;

54. To exercise the powers of opening and operating bank accounts on behalf of the Company subject to the control and supervision of the General Manager (F & A).
55. To accept personal sureties in accordance with the norms prescribed by the Company as security for loan amount;
56. To accept securities in the form of deposits of title deeds of immovable properties sufficient to cover loan amount as per norms by way of equitable mortgage;
57. To suspend, pending disciplinary proceedings, employees of his unit whenever felt necessary and to report to the fact to the General manager (HRM)/ Managing Director immediately thereafter;
58. To appraise the performance of all his subordinates working in the Unit and to act as the Reporting Officer/Reviewing office as the case may be in respect of all the employees subordinate to him.
59. To accept all postal articles including Registered Insured and Value Payable Post and other articles addressed to Unit;
60. To collect interest on Fixed Deposits from banks.
61. To take timely action for insurance/renewal of the insurable articles supplied under loan schemes.
62. To keep all the registers and accounts to be kept by the Company as contemplated under relevant rules;
63. To prepare default list and to watch defaults by loanees and to take suitable steps at the proper time to recover the dues.
64. To verify the scrutiny report, examine all the documents relating to disbursement of loan, ensure that they are in order, identify the loanee, sign the cheque and hand it over to him personally, obtaining his acknowledgement on the voucher, cheque counterfoil etc.
65. To be responsible along with the Assistant Manager/Assistant concerned for the adequacy of security/surety and for the genuineness thereof;
66. To upload relevant data through BCDC Online system and report as per the directions which are issued by the Head Office time to time.

To attend any other work that may be assigned to him by the Managing Director from time to time.

DUTIES/FUNCTIONS/POWERS OF ASSISTANT MANAGERS

Assistant Manager will be the front line supervisor in the Officer's Cadre who will discharge the following duties, functions and exercise the following powers and report to the Unit Head :

To do all the basic tasks of the front line supervisor, such as :

- a) to plan the operations of his subordinates, organize, integrate, control and co-ordinate their activities for maximum contribution;
- b) to post proper persons to the various positions under his control, train and develop them to accomplish their task effectively;
- c) to organise their role relationships;
- d) to direct their work by clarifying their assignments, guiding them towards improved performance and motivating them to work with zeal and confidence;
- e) to control them by measuring and correcting their activities to assure that events conform to plans and to co-ordinate their work.

The Assistant Manager's will have the following specific duties/powers/responsibilities in regard to the functional operation of the branch :-

- 1. To be responsible for supervising and checking of all collection activities of the Unit, ie. all work relating to the receipt of money by all modes, issue of official receipts, passing of entries in the pass book, etc. on behalf of the Corporation and proper maintenance of the primary records and registers relating to such transactions;
- 2. To ensure by test check or complete check as may be appropriate that all the financial transactions under his section are in order, in accordance with the law/regulations/rules affecting such transactions, in accordance with the accepted policies and procedures of the Corporation and in conformity with the instructions issued by the Head office of the Corporation from time to time;
- 3. To upload relevant data through BCDC Online system and report as per the directions which are issued by the Head Office time to time.
- 4. To verify the correctness of the entries in the Money Order Register with reference to the Money Order Forms, to initial every entry in the Money Order Register authenticating its correctness, sign the M.O. Forms by way of acknowledgement on behalf of the Corporation and ensure that receipts for remittances by Money Order are correctly prepared and despatched to the parties on the day itself;

5. To verify the total of the entires in the Money Order Register and to ensure all the amounts received by the Money Order have been duly acknowledged and accounted by the Cashier;
6. To receive and enter all the cheques/demand drafts received in the “Cheques/Bank Drafts Register” and to get defects, if any, provided or to return the cheques to the parties on the same day if the defects noticed could not be get rectified, close the register every day and get the entries in the Register attested by the Manager/District Manager every day.
7. To ensure that the cheques/bank drafts are duly crossed and if not, to cross them “Account Payee”.
8. To supervise and ensure the correctness the postings in the Loanees Personal Ledgers.
9. To make physical verification of cash with the Cashier at the close of business every day, to certify the fact of having made such verification in Rough Cash Book and to bring to the notice of the /District Manager difference between the actual physical cash and book balance;
10. To check and sign the cheque Dishonour Advice to ensure its despatch to the subscriber in time;
11. To ensure once in every fifteen days that the cheques sent for collection are either realised or dishonoured and the entries in the cheques sent for collection register are complete in every respect;
12. To trace the fate of every cheques that remain to be unrealised for more than 20 days and to take follow up action;
13. To be responsible for the safe keeping of the cheques received until they are deposited into the Bank and to ensure that the cheques/demand drafts deposited in the Bank have been duly acknowledged by the Bank on the counterfoil/duplicate copy of the pay-in-slip;
14. To ensure the writing up of the Main Cash Book, to sign it and to check the postings, be responsible for the accuracy of the postings;
15. To get all payment vouchers prepared, to check and initial it, and to be responsible for its accuracy;
16. To be in charge of the imprest cash and to make payment towards expenses such as stationery, miscellaneous office expenses, etc, after such payments are passed by the /District Manager.
17. To review and submit monthly work position reports to the /District Manager.
18. To ensure satisfactory maintenance of accounts in the unit office, arrange the preparation of all statements/schedules relating to the accounts and to render all returns relating to Accounts to the Head Office timely;

19. To ensure timely completion of annual accounts and related statements.
20. To ensure rectification of defects/points/objection raised in the statutory/Accountant General/Internal Audit or in the inspection and to take appropriate measures for the timely rectification on defects;
21. To get the Bank pass sheet on the last day of every week and reconcile it with the main cash book.
22. To get the Head office account reconciled monthly and to give the reconciliation statement by 5th of every succeeding month;
23. To conduct preliminary audit of all bills of expenses and other claims including TA claims against the Corporation before submission to the /District Manager for approval and clearance;
24. To be responsible for the safe custody of all the relevant records, registers, vouchers etc., handled by him and seats under his control;
25. To closely watch the accrual of interest on the term deposits with Bank and to take timely action to claim and collect the periodical interest;
26. To verify the genuineness/liability of the subscribers/sureties.
27. To get the check list on the security/surety prepared and verify it with reference to the security/surety applications and other relevant records/registers;
28. To be equally responsible along with the /District Manager for the adequacy of the security/surety and for their genuineness thereof;
29. To verify the checklist/scrutiny report ensure that the loan amount payable agrees with reference to the books of accounts that deductions to be made as shown in the report are accurate and initial the report in token of its accuracy;
30. To be responsible for the safe keeping of the Computers and other Assets of the unit and maintenance of the Fixed Asset Register;
31. To be in charge of receiving, recording and distributing of incoming mails after its being seen by the Manager/District Manager and despatch of all outward communications;
32. To be responsible for the entire personnel administration of the Branch and for the proper maintenance of Attendance Register, Casual Leave Register and other leave accounts personal files, service records/books, Provident Fund records, loans, advances and its repayment etc;
33. To be responsible for the verification of stock of stamps with reference to the despatch register every day and ensure its correctness;

34. To initiate action for the purchase, stocking and distribution of stationery items with the prior approval of the /District Manager.
35. To attend any other work that may be assigned to him as and when exigencies demand.
36. For the faithful discharge of their functions, the Assistant Manager will have the following powers :
 - a) To recommend sanction of all kinds of leave including casual leave;
 - b) To change positions of the employees working under him and to rotate them among the various positions under him with the prior approval of the /District Manager;
 - c) To draw accept or make cheques, bills of exchange, promissory notes on behalf of the Unit jointly with the Manger/District Manager wherever called for;
 - d) To sign fair copies of communications relating to his section/functions drafts of which have been approved by the /District Manager. However all communications addressed to Head office and Government should invariably be signed by the /District Manager.
 - e) To review and appraise the outturn of work of his subordinates and the work position of the sections under his control and submit a copy to the /District Manager (before 5th of every month).
 - f) To attend any other work that may be assigned to him by the Managing Director / District Manager from time to time.

DUTIES/FUNCTIONS/POWERS OF SYSTEM ADMINISTRATOR

- 1.** To maintain & supervise system, computers and other infrastructural facilities and accessories in all the offices of the Company.
- 2.** To arrange for the repair and service of the hardware, software and other peripherals of the IT infrastructure.
- 3.** To verify and supervise all the IT infrastructure requirements in all the offices of the Company.
- 4.** In consultation with GM (HRM & Admn) and Managing Director, to recommend and implement policies for the use of Computer Systems, Internal and External Network.
- 5.** To make necessary changes and updatations in the BCDC Online of the Company.
- 6.** To document and secure the source code of all the software that are developed for the Company in consultation with GM (HRM)& MD.
- 7.** To maintain and ensure System Security and System and Security Audit on regular basis and report to GM (HRM).
- 8.** To install Antivirus in all the Computers and take adequate measures to keep the Computers out of virus malwares etc.
- 9.** To facilitate all the technical help and support to the authorized persons for e-procure and other such types of electronic oriented exposures of the Company.
- 10.** To consolidate, collate and report all the data submitted online by various offices of the Company.
- 11.** To maintain accuracy and uniformity of data which are provided and exchanged through online system.
- 12.** To maintain the control over the user accounts and monitor and supervise the server security.
- 13.** To maintain the backup of old data and facilitate retrieval of lost data.
- 14.** To co-ordinate with IT Mission, C-DIT, NIC,CERT, STQC and IT Department of Government of Kerala for exchange of information related to online means.
- 15.** To control the mail traffic and maintain confidentiality of data exchanged over the mail and other electronic means of the Company.
- 16.** To maintain and upkeep the official website of the Company.

- 17.** To circulate and communicate e-mails received in the official e-mail address of the Company to the Managing Director and other Senior Managers of the Company.
- 18.** To generate filter collate and consolidate various online reports to all the departments for various requirements.
- 19.** To develop integrated and independent modules for various requirements of the Company.
- 20.** To be responsible for maintenance of Integrate Tally Software and its back up.
- 21.** To support various of Head of Departments in making Powerpoints and other technical support for various conferences, training sessions etc.
- 22.** To update the User Manual of BCDC Online system on regular basis.
- 23.** To facilitate the users of BCDC online system all information and data to meet their requirements.
- 24.** To be responsible as the convener of IT Governance Committee and to put before the committee all the requirements and other matters related to IT.
- 25.** To make the Corporation technically adaptive and acquainted in line with the changing IT environment.

DUTIES / FUNCTIONS OF THE INTERNAL AUDITOR (IA)

1. The Internal Audit is responsible to conduct Concurrent Audit in all the Offices of the Company to ensure uniformity and follow up action and will report to Managing Director
2. The Internal Auditor must ensure that all the vital areas of operations of the Company is covered.
3. The Internal Auditor shall audit/examine the following aspects in the respective areas in all the District Offices and Sub Offices and shall report to Managing Director in terms of any violation of guidelines by the offices or any deviation being followed against the interest of Corporation.
 - a. **Projects**
 1. Application Scrutiny
 2. Registers of Application receipt/issue
 3. DLPSC/SLPSC Register
 4. Surety compliances by District Offices
 5. Loan Processing formalities
 6. Documentation
 7. Abidance by the Offices in Project Guidelines
 - b. **Recovery**
 1. Follow up measures taken by Offices in Recovery of dues
 2. To report on the Field visit made by the District Offices
 3. To make report to ensure uniformity and conformance in recovery steps taken by the District Offices
 - c. **Accounts**
 1. To check whether compliances w.r.t cash handling is being followed by officers in District/Sub Offices
 2. To check whether data are properly recorded in books of accounts with regard to finalisation
 3. To check whether reconciliation and other entries in tally are being properly recorded in the offices
 4. To check whether any mismanagement or wrongful accounting practices are being followed
 - d. **Administration & Personnel**
 - a. To check whether all the records and registers with regard to Service Rules are properly maintained in the District /Sub Offices
 - b. To check whether Salary/TA/DA/PF and other mandatory requirements are being properly complied by District/Sub Offices

- c. To check and ensure whether the assets of the Company in the offices are properly maintained and sufficient measures are taken to ensure the safety and care.
- d. To check whether rules have been complied by the DOs/SDOs in purchase of equipment and other articles in Dos and SDOs.
- e. To inspect various deviations if any reported by the District Offices/Sub Offices
- f. To monitor the overall control and team effort being taken in the Dos& SDOs

e. General

- a. To bring into the notice of the Managing Director, lapses in the processing of loans or other operations in the Dos and SDOs which are prejudicial to the objective of the Company.
- b. To have a special check on points which are recommended by the Head of Departments in addition to the points mentioned above.
- c. To give suggestions to MD and HoDs to improve the efficiency and effectiveness of the functioning of the Dos/SDOs.
- d. To circulate the action plan with schedule to MD and DOs/SDOs of the Internal Audit Wing
- e. To go for a surprise inspection or check as recommended by the Managing Director/HoDs in the DOs/SDOs.
- f. To be responsible in making the system in DOs/SDOs acquainted to submit report/data with regard to Statutory Audit of the Company.
- g. To submit report on each inspection made by the Internal Audit wing to the Managing Director within 7 days of the visit to the offices along with the recommendation or suggestions on findings, if any.
- h. To perform any other functions as directed by the Managing Director.