

## **CHECK LIST FOR TAKING CHARGE OF A BRANCH**

### **INTRODUCTION**

Identify the vital areas of branch functioning and make a study of them in relation to the task which you are expected to perform. In this endeavour, if you have the opportunity, please utilise the knowledge and experience of the outgoing Manager. In addition, you also have another vital and vibrant source i.e., staff.

### **STUDY THE FOLLOWING BASIC DOCUMENTS/AREAS:**

- a) Branch Management Planner - Updations
- b) Executive's quarterly branch visit reports
- c) Inspection reports both regular and surprise
- d) Reports of any special investigation or of RBI
- e) Branch Performance Review reports and Budget settlement sheets
- f) Correspondence from Government and Governmental agencies
- g) Pending correspondence and Credit Reports
- h) Government schemes implemented by the branch
- i) Performance Appraisal Report i.e. goals set and performance achieved/appraised
- j) Register of desirable / undesirable parties
- k) Complaints Register
- l) Complaints under RTI Act

Now, please consider the functional areas in isolation and give a micro look into them.

### **A FEW FUNCTIONAL AREAS:**

#### **1. FIGURES of (in Lakhs)**

Advances	:
Deposits	:
Foreign Business	:
Other Parameters	:

#### **2. CASH**

- a) Physical checking and signature in Double Lock Register-cum-Cash Abstract
- b) Standard Cash Limit
- c) Cut notes
- d) Single lock keys
- e) Banker's Account with SBI or Associates / other banks – Tally with latest PRR 14 & the SBI Pass Sheet Balance
- f) Surprise checking of cash by Senior Manager if not a key holder
- g) Cash Sorting Machine/Cash Counting Machine/U.V.Lamp/Fake Currency

### **3. DOUBLE LOCK ARRANGEMENT**

- a) Procedure
- b) Name of the person who holds double lock keys – whether permission obtained from RO if the keys are not held by the Branch Manager
- c) Duplicate key (including Locker Cabinet's master key) where kept and its receipt/file and when last exchanged
- d) Lodging of the Signatures of the new Incumbent with the Bank/Branch where the Duplicate keys are kept.

### **4. ADVANCES**

- a) Grade of the branch and discretionary powers
- b) Pending Credit Reports – Due Date Register – Month-wise
- c) List of TODs granted – whether reported to higher authorities
- d) List of parties to be deleted with reasons
- e) Credit report due and notices to be sent
- f) Good credit informants
- g) List of parties with large limits
- h) Glance operation of running accounts
- i) Insurance Register – whether maintained up-to-date
- j) EMT Register
- k) Position of Stock Statements/QOS/HOS/PIPR/CMF/MTR

### **5. DEPOSITS**

- a) List of good depositors
- b) List of prospective parties – contacted and prospects
- c) Inoperative accounts

### **6. BALANCINGS**

- a) Arrears
- b) Pending differences, if any
- c) PRR 18/18A/19, etc.
- d) Interest Dump
- e) JPT Rolls

### **7. INSPECTION**

- a) Date when last held and important remarks
- b) Whether inspection report is replied properly
- c) Whether any DO/RO letter/explanatory letters received by the branch
- d) List of remarks carried forward / rounded in anticipation
- e) List of remarks rounded on the basis of RO's permission
- f) Income Leakage detected in RBIA/ Steps taken to recover

**8. PROJECTIONS AND TARGETS ALLOTTED**

**9. DOCUMENTATION OF LOAN PAPERS**

- a) Any loan papers pending
- b) Scrutiny of loan papers
- c) Obtaining of acknowledgement of debt – list of time barred loans if any and loans for which AOD is due, PRR 12
- d) Interest Rate Circulars

**10. STAFF MATTERS**

- a) Names and addresses and phone numbers if any, specimen signatures, initials – C.L.Register
- b) LEAVE – Whether updated / sanctioned in HRMS
- c) Staff report-confidential file and performance appraisal file
- d) Adequacy of clerical/supervisory and staff allocation of work
- e) List of employees and their performance and ranking
- f) Whether livery supplied to peons – Livery Register to be verified.
- g) Festival advance/Medical bill reimbursement - whether proper record is maintained / Whether updated in HRMS
- h) Job rotation cards
- i) Work distribution
- j) Work review sheet
- k) Regulations under Shops & Establishment Act – whether all statutory dues are paid for the running financial year
- l) Certificate from the Labour Inspector of the area obtained?
- m) Permission to stay at 3<sup>rd</sup> place, if applicable

**11. PRIORITY SECTOR ADVANCES & SMALL BORROWERS**

**Number of loans and amount outstanding and pending applications in**

- a) Advances to priority sector
- b) Advances to weaker sections
- c) DIR loans, IRDP loans, SGSRY loans
- d) Small Scale Industries / MSME
- e) Agricultural Loans – Check for Scale Of Finance for the STATE at least for the previous 3 years
- f) Retail Lending Schemes (CANARA BUDGET – Arrangement/Package with any Department/Details
- g) Housing Loans under Priority

**(whether all applications received from Govt. Agencies have been inwarded in Inward Loan Register for Govt. Sponsored Schemes)**

**12. RECOVERY POSITION**

- a) Overall recovery position of the branch (DCB position)
- b) Recovery prospects and NPA figures (target v/s actuals)
- c) Whether there is proper follow-up
- d) CANCARD TODs

**13. GOLD LOAN**

- a) Name of the Jewel Appraiser – security given by them – verification of their agreement – Availability of PAN Card
- b) Gold loans scrutiny with physical verification of security
- c) Figures under gold loan and checking of balancing
- d) Weighing Scale – Whether properly calibrated & working

**14. SECURITY REGISTER / SECURITY ITEM**

- a) Verification of securities in safe – Tally Safe Custody Items physically
- b) Verify security register – Verify Balancings of security items / High Value Security Items physically
- c) Verify inward register for loan papers – New B 132 and ensure number of loan papers held in double lock tally with the balance shown in New B 132
- d) Verify all KDRs/FDRs/NSCs & other securities physically in all VSLs / kept as collateral for other loans/advances,
- e) Verify Locker Register with the lockers kept & sealed keys of vacant lockers

**15. GODOWN / FARM INSPECTION**

- a) Inspection of godowns (KCC, OCC, PC, PL etc) – Visit the godowns alongwith predecessor where huge limits or operations are less when compared to the limits sanctioned,
- b) Inspection by Outside Valuer as per guidelines–Names of Approved Valuer
- c) Farm inspection with location and nature of loan
- d) Inspection of Mortgaged Properties

**16. STICKY ADVANCE (LPD)**

- a) List of sticky advance – Statement of Watch / Special Watch A/cs
- b) Suit filed accounts and their position – PRR 33 series
- c) Name and address of Panel Advocates
- d) Stamp Duty of the State
- e) Permissible Fees to the Advocates for filing of suit, etc.
- f) Go through LPD Register and file
- g) Whether correct classification has been made regarding NPA accounts – Any quick mortality cases
- h) DICGC/ECGC/CGTMSE claim preferred accounts and their position

**17. PREMISES – FURNITURE**

- a) Branch and Quarters
- b) Insurance – Rent – how much and due date of payment and to whom to be paid
- c) Scavenger/Watchman – Name and amount to be paid monthly – nature of their work
- d) Lease deed/lease agreement – scrutiny – white wash when done – whether necessary conditions are fulfilled
- e) Lease Deed of Manager's/Officers' quarters
- f) Introduction to landlord
- g) List of furniture and fittings – Inventory Register
- h) AMCs – Due Dates – of the Computers/Servers/ACs/UPS/CCTV, etc.
- i) Stock and Stationery maintenance
- j) Post Bag/Telegraphic address, Name / Timing board
- k) Suggestion box/first aid box/Complaints Box
- l) Enquiry board and other boards
- m) Gund taken In-Out Register
- n) Verify Gun Licence – Validity Period – Verify Area for which it is issued?
- o) Balancing of Live Cartridges
- p) Fire Extinguishers – Maintenance Register – When serviced/due date

**18. LOCKER**

- a) Locker position – whether new cabinet orders – go through the file
- b) Number of vacant lockers and their verification with locker keys
- c) Locker rent for each size
- d) Any locker rent is due – Acknowledgement taken / to be taken

**19. a) List of clearing agents, limits/ sub-limits**

- b) List of approved transport operators, limits / sub-limits

**20. Foreign Business – PC, Bills, NRE, FCNR etc**

**21. Names of NNND agents – security agreement etc**

**22. Power of Attorney to be got registered with SBI/RBI/LIC etc**

**23. Standing instructions**

**24. Verify GPAs of all Officers – whether available – Register maintained?**

**25. DEATH CLAIMS - Simple (death) claims – pending settlement**

**26. SUNDRY ASSETS**

- a) Legal expenses
- b) Telephones
- c) Other items, particularly long pending items, PRR 5 & 6

**27. Library books/Manuals**

**28. Branch vehicle/vehicles – log book, petrol limit, garage etc**

**29. Filing system for letters, HO Circulars etc**

**30. List of pending statements (important)**

**31. Meet Legal Advisors (Panel Advocate), Police Officials, Local Government Officials, such as District Collector, ADC, Tehsildar, BDO etc as well as important customers**

**32. Remittance of TDS**

**33. Quarterly Filing of TDS Returns / IT Challans**

**34. Net Banking Password**

**35. CIBIL (Commercial/Corporate)**

**36. CERSAI Password + E-Token Holders' details**

**37. ATM Complaints File**

## **IMPORTANT REPORTS TO BE SEEN BY BRANCH – IN - CHARGE**

### **DAY BOOK**

#### **FLASH**

**PSR 29 (AGRICULTURE)**

**PSR 71 (RETAIL LENDING)**

### **CLEARING RELATED REPORTS**

- *ST038 – Outward Clearing Extract*
- *ST639 – Inward Clearing Summary*
- *ST661 – Consolidation of Returned Instruments*

### **CASA RELATED REPORTS**

- *CH192 – CASA Overdrawn report*
- *CH602 – Overdrawn OD / OCC Accounts*
- *CH621 – SB TOD Accounts*
- *CH658 – TODs granted Today*
- *CH704 – Signature not captured*
- *Deduplication of Customers ID*

### **GENERAL LEDGER ALERT REPORTS**

- *GL604 – GL Alert Report*
- *GL616 – GL Negative Balance Alert Report*

### **CASH TRASACTION REPORTS**

- *TP5049 – Cash Transaction Position (Receipts / Payments)*  
*(TP603 - Cash Payment Waste TP604 - Cash Receipt Waste)*
- *TP5053 – Teller Transaction Report*
- *TP6009 – Report on Verified Transactions – (Teller B transactions) – To be kept in Double Lock*

### **OTHER THAN CASH TRANSACTIONS**

- *ST644 – Totals – Teller productwise*
- *TP6002 – Trasfer extract (For Slip Tallying)*
- *TP6007 – Auto Reversed Transactions*
- *TP5029 – Teller Interbranch Transaction Report (Inward / Outward separately)*
- *BA121 - NEFT Inward / Outward Trans Report*
- *ST635 – Staff Transaction Report*

### **ATM RELATED REPORTS**

- *AT600 - ATM Failed transaction Report  
(If Forced Posting is “Y” branch has to debit the a/c)*
- *AT607 - ATM50 transactions put through manually*

### **SMS RELATED REPORTS**

- *SM5003 – Login Exception Report*
- *SM6000 – List of login users for the day*
- *SM6004 – SMS Event Log*
- *SM6009 – User Logged other than Home branch – Other branch teller transactions in yr branch*
- *SM5008 – User Sign On / Sign off Report*

### **NON FINANCIAL TRANSACTIONS**

- *BA001 – Unauthorised Non-financial Transactions*
- *ST662 – Unprinted Items (170011)*

### **OTHER IMPORTANT REPORTS**

- *124910 – List of pending IBAs payable*
- *110020 – Comm – SerTax HO 124/11*  
*(To know the shortfall / difference in Service Tax collection at branch level)*
- *430001 / 170075 / CH704-Unscanned signatures*

### **NPA RELATED REPORTS**

- *280070 – Auto NPA*
- *280072 - Monthly slippages*
- *280077 - Auto Movement of NPA a/c*
- *280080 - A/cs slipped to NPA*
- *280085 - CIM15 details*
- *280086 - Details manually maintained NPA movement*
- *280027 - NPA list*

**MANAGER HAS TO ENSURE THAT ALL MANDATORY REPORTS ARE  
GENERATED AT THE END OF THE DAY AND PRESERVED**