

UTTAR PRADESH GRAMIN BANK
Head Office : NBCC Commercial Complex, Vardan Khand, Gomti Nagar Extension, Lucknow, 226010
Financial & Discretionary Administrative Powers to various functionaries of the Bank

(Revised)

S.No.	Particulars/items/nature of issue/expenditure	Chairman	General Manager	Regional Manager (Scale-V)	Regional Manager (Scale-IV)	CM (RO)/ CM (Function)	SM-Scale III (HR RO)	Branch Manager			
								Scale-IV	Scale-III	Scale-II	Scale-I
01	02	03	04	05	06	07	08	09	10	11	12
1.1 (a)	CUSTOMER SERVICE In the event of death of customer payment of balances in the deposit A/C of the deceased customer to their legal heirs on the basis of:										
	(i) Legal representatives (limit per party)	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	200000	100000
	(ii) Indemnity Bonds with Sureties (limit per party)	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	100000	50000
	(iii) Account with survivor/nominee clause (limit per party)	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power
	* Succession certificate from Court ID to be insisted only in the case where there is a dispute among the claimants.										
(b)	Delivery of safe custody articles										
	(i) Legal Representations	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	Full Power	NIL	NIL	NIL
	(ii) Indemnity Bonds with or without Sureties	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	Full Power	NIL	NIL	NIL
(c)	Release of securities Pledged in Advances Accounts (Provided that related Advances are adjusted in full)										
	(i) Legal Representations (Value or Security Not to exceed per party)	Full Power	Full Power	Full Power	Full Power	Full Power	150000	200000	NIL	NIL	NIL
	(ii) Indemnity Bonds (Value of Security Not to Exceed per party)	Full Power	Full Power	Full Power	Full Power	Full Power	75000	100000	NIL	NIL	NIL
1.2 (a)	In case of Lost Instruments/receipts (Against indemnity as per norms) Renewal/Repayment of Term Deposits/Issuance of duplicate Term Deposit Receipts	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power
(b)	Issuance of Duplicate Pay Orders/Bankers Cheque/DD	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Single Signature- Rs. 100000/- Joint Signature- Full Power		
(c)	Refund of amount of Pay Order/Bankers Cheque/DD	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Single Signature- Rs. 100000/- Joint Signature- Full Power		
1.3	Repayment of Term Deposits and interest on Overdue Term Deposits as per Rules.	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power
1.4	Pre payment of Term Deposits as per Rules	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	1000000	500000
1.5	Opening of Safe Deposit Lockers by Legal Heirs of the Deceased Renter (as per succession certificate issued by Court)	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL
1.6	Breaking open of Safe Deposit Lockers in Event of Specific request by the renter who has lost/misplaced the key or on Non payment of rent by Renter	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL

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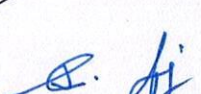
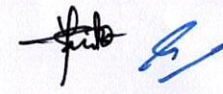
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01	02	03	04	05	06	07	08	09	10	11	12
1.7	Refund of Rent of Lockers per Un-Expired period of Lease Period	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	25000	10000
1.8	Confidential Opinion on constituents to other Financial Institutions/Branches	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power
1.9	Solvency Certificates to constituents who are contractors/ suppliers	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	300000	NIL	NIL	NIL
1.10	Return of paid cheques on Demand to Specified Constituents/ Other constituents against an Undertaking	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL
1.11	Open accounts in the name of trusts, HUF concerns Executors, Liquidators	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL
1.12	Authorising Refund of Service Charges, Commissions, Payment of interests etc. consequent upon delay in collection, or presentation of Bills of any other Loss suffered by constituents due to Fault of the Bank (Payment in Each case not to exceed)	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	Payment restricted only for payment of interest for delay in collection as per Bank's guidelines.			
1.13	Authorising payment of interest penalty and other levies payable to Govt. Agencies, Reserve Bank of India, consequent upon delay in Transfer of Funds to them or Fault on part of the Bank (including cases Subject to Arbitration) - Payment in Each Case not to Exceed	Full Power	50000	50000	NIL	NIL	NIL	NIL	NIL	NIL	NIL
1.14	Payment of interest of overdue period on the time Deposits by effecting as of renewal as per rules.	Full Power	Full Power	Full Power	Full Power	No Power	No Power	No Power	No Power	No Power	No Power
1.15	Renewal of Fixed Deposits Receipt From back date	Full Power	Full Power	Full Power	Full Power	No Power	No Power	No Power	No Power	No Power	No Power
2	OPERATIONAL ISSUES										
2.1	Authorising Staff Members to hold keys of Cash Safe securities Sale, Locker Cabinets etc. in Joint Control	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	No Power
2.2	Deposit of Duplicate Keys of Cash Safe, Securities Sale, Safe Cabinet Lockers etc. For safe custody with other Branches/ Banks (under joint signature)	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power
2.3	Deletion/Approval of Name in the Approved list of Suppliers/ Printers etc.	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL
2.4 (a)	Fixation of Drawing Limits for Branches	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL
(b)	Fixation of Cash Retention Limits Per Branches	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL
2.5	Internal Cash verification arrangements for Branches	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL
2.6 (a)	Authorising Grant of Signing Powers to Staff Members within the power given by the Board	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL

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01	02	03	04	05	06	07	08	09	10	11	12
(b)	Authorising Grant of Powers of Attorney to Staff Members within the Powers given by the Board.	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL
3	BORROWINGS										
3.1	To Borrow Money under Refinance Schemes From RBI, NABARD, Sponsor Bank, SIDBI, IDBI, National Housing Bank etc. and to Repay the same along with interest	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
3.2	To Borrow Money under Rediscounting Services	Full Power	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
4	DISPOSAL OF OLD AND UNSERVICEABLE ASSETS AND OBSOLETE STATIONERY ITEMS										
4.1	Disposal of sale or auction of old and unserviceable furniture/ Office Equipments/Vehicles Etc.	Full Power	Full Power	Full Power	25000	25000	NIL	NIL	NIL	NIL	NIL
(a)	Written Down value of Assets to be disposed off at any one time not to exceed	Full Power	50000	50000	25000	25000	1000	5000	1000	NIL	NIL
(b)	Write off on account of Loss on Sale / auction at any one time not to exceed	Full Power	25000	25000	10000	10000	NIL	NIL	NIL	NIL	NIL
4.2	Authorising, Adjustment Entries in Respect of written Down value of Bank's Own Articles. Destroyed by fire, stolen, un-saleable/un-disposable Assets-Amount of write off in any one case not to exceed	100000	50000	50000	25000	25000	NIL	NIL	NIL	NIL	NIL
4.3	Authorising Adjustment Entries in Respect of obsolete items of stationery amount at any one time not to exceed	100000	50000	50000	25000	25000	500	2000	500	NIL	NIL
5	CAPITAL EXPENDITURE										
5.1	Additions and Replacements of furniture and office equipments, vehicles etc.- Cost at any one time not to exceed (within the approved budget) Exclusive of taxes.	Full Power	1000000	1000000	500000	500000	3000	5000	2000	1000	500
5.2	Purchase of security Gadgets, Fire Extinguishers etc. (within the approved budget ceiling)	Full Power	300000	300000	200000	200000	NIL	NIL	NIL	NIL	NIL
5.3	Purchase of computer Hardware and Peripherals (within the approved budget (ceiling)	Full Power	300000	300000	200000	200000	NIL	NIL	NIL	NIL	NIL
5.4	Deposits with local authorities such as posts & telegraphs, Electricity Board, Telephone Department case Fees/ Security / Registration etc. for availing their services	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL
6	REVENUE EXPENDITURE										
6.1	Payment of Salary and Allowances to staff as per rules	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL
6.2	Payment of Travelling Expenses and Conveyance Charges as per rules	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL

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								Scale-IV	Scale-III	Scale-II	Scale-I
01	02	03	04	05	06	07	08	09	10	11	12
6.3	Payment of Medical Expenses Bills/eye check-up/Claims as per rules	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL
6.4	Payment of LFC/Leave Encashment and advance Salary as per rules	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL
6.5	Reimbursement of Monthly newspapers expenses to staff as per Bank's scheme	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL
6.6	Reimbursement of monthly Conveyance Expenses to all officers and Mobile expenses to Departmental Head/Branch Manager as per Bank's scheme	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL
6.7	Supply of Liveries to Sub-Staff as per rules	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL
6.8 (a)	Payment of Sanctioned Rent/Taxes/Electricity/Water/ Telephone Bills, Postage/Telegrams etc.	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power	Full Power
(b)	Maintenance & Running Expenses for Vehicles owned by the Bank	Full Power	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL
6.9	Enter into/Renew Annual Contract for										
(a)	Overhauling & Servicing of Electrical Equipments	Full Power	Full Power	Full Power	25000	10000	NIL	NIL	NIL	NIL	NIL
(b)	Office Equipments as Typewriters, Cyclostyle Machine etc.	Full Power	Full Power	Full Power	25000	10000	NIL	NIL	NIL	NIL	NIL
(c)	Pest Control Service for Branch/Office Premises	Full Power	Full Power	Full Power	25000	10000	NIL	NIL	NIL	NIL	NIL
6.10	Painting/whitewashing of premises leased to Bank, if lease deed so stipulates	Full Power	Full Power	Full Power	10000	10000	NIL	5000	NIL	NIL	NIL
6.11	Insurance cover on Bank's Vehicles, furnitures & Fixtures etc. (Against Specified Risks).	Full Power	100000	100000	25000	25000	NIL	NIL	NIL	NIL	NIL
6.12	Blanket Indemnity Policy	Full Power	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
6.13	Purchase of Reference Books (Limit Per Annum) (Banking)	Full Power	Full Power	Full Power	10000	5000	1000	2000	1000	500	300
6.14	Membership Entrance/Subscription Fee of the Bank in Management Associations i.e. I.I.B etc.	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL	NIL
6.15	Membership Entrance/Subscription Fee of the Bank in Clearing House (Applicable to Branches Dealing with Clearing House)	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL	NIL
6.16	Photostat/Xerox copying Cyclostyling, Typing, Stencil Cutting cost per month not to exceed (Exclusive of Taxes)	Full Power	Full Power	Full Power	Full Power	5000	2000	2500	2000	1500	1000
6.17	Printing of Stationery, Forms, Ledgers, Registers etc. within the sanctioned Budget.	Full Power	Full Power	Full Power	Full Power	10000	NIL	NIL	NIL	NIL	NIL
6.18	Repairs of Furniture, Office Equipments and Bank's Vehicles - Cost at any one time not to exceed.	Full Power	Full Power	200000	100000	CM(RO)-75000 CM Function (HO) - 100000	2000	2500	1000	700	500

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01	02	03	04	05	06	07	08	09	10	11	12
6.19	Payment of Job work charges in respect of Data Processing/ Entry-Cost at any one time not to exceed.	Full Power	Full Power	Full Power	10000	5000	NIL	NIL	NIL	NIL	NIL
6.20 (a)	Losses arising out of cash shortage mutilated Notes not accepted by RBI, Robbery/dacoits etc. (to the extent not covered/paid by insurance company)	25000	10000	10000	5000	NIL	NIL	NIL	NIL	NIL	NIL
(b)	Authorising write off/adjustment entries in respect of long outstanding items in Inter Branch/Inter Bnak accounts reconciliation sensitive accounts in Balancing of Books and accounts.	25000	10000	10000	5000	NIL	NIL	NIL	NIL	NIL	NIL
6.21	Power to purchase standard Software for Bank	200000	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
6.22	Customer wise limit of reversal/ refund of Service charges Such as ledger Folio, Transactions, Issuance Of Duplicate Statement/ Passbook, Issuance of Duplicate TDR, Cheque Bppk Issuance, Minimum Balance, SMS Alert, Cheque Return/ECS Return, Issuance of Demand Draft/Bankers's cheque and cancellation, Balance / Interest Certificate, Incidental Charges for inoperative Accounts etc., SB- 0.50% of average balance maintained in a previous Financial year. CA- 1.00% of average balance maintained in a previous Financial Year. (Maximum limit per customer as shown in the chart whichever is lower. where charges are wrongly deducted, it is to be refunded irrespective of amount. Full powers to branch manager (Irrespective of cadre) through R-menu.)	Full Power	75% of charges	50% of charges	50% of charges	No Power	No Power	No Power	No Power	No Power	No Power
6.23	Revenue expenditure of any other nature not specified in items No. 6.1 to 6.22	Full Power	Full Power	200000	100000	CM(RO)-75000 CM Function (HO) - 100000	2000	2500	700	500	300
7	LEASE RENTAL ARRANGEMENTS										
7.1	Taking premises on lease or on tenancy basis in Bank's name including renewal of Existing lease arrangements for accommodation of bank's Offices/Branches within the rental/ area approved by the Board.	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL	NIL
7.2	Shifting of branches to new premises or taking up additional space within the rental rates/area approved by the Board	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL	NIL

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01	02	03	04	05	06	07	08	09	10	11	12
7.3	Termination of existing Lease/rental arrangements by mutual consent with land lord	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL	NIL
8	<u>MISCELLANEOUS ISSUES</u>										
8.1	To approve changes in operational/accounting procedure from time to time	Full Power	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
8.2	To determine interest rates on advances, subject to stipulations of RBI from time to time (Subject to approval of Board)	Full Power	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
8.3	To determine rate of interest on deposits (Excluding interest rates on staff deposits) subject to stipulations of RBI from time to time (Subject to approval of Board).	Full Power	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
8.4	To Determine rate of interest on staff deposits. Subject to stipulations of RBI/NABARD from time to time (Subject to approval of Board)	Full Power	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
8.5	To determine / alter working hours, weekly Holiday at branches/offices	Full Power	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
8.6	To authorise introduction of courier services/Mechanisation (excluding computerisation) as per approved procedure	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL	NIL
8.7	To revoke, and/or restrict the administrative/financial/ lending powers delegated to Lower Levels of Management	Full Power	Full Power	Full Power	Full Power	NIL	NIL	NIL	NIL	NIL	NIL

Note:- Chairman May delegate need based authority for smooth functioning of the Bank.

