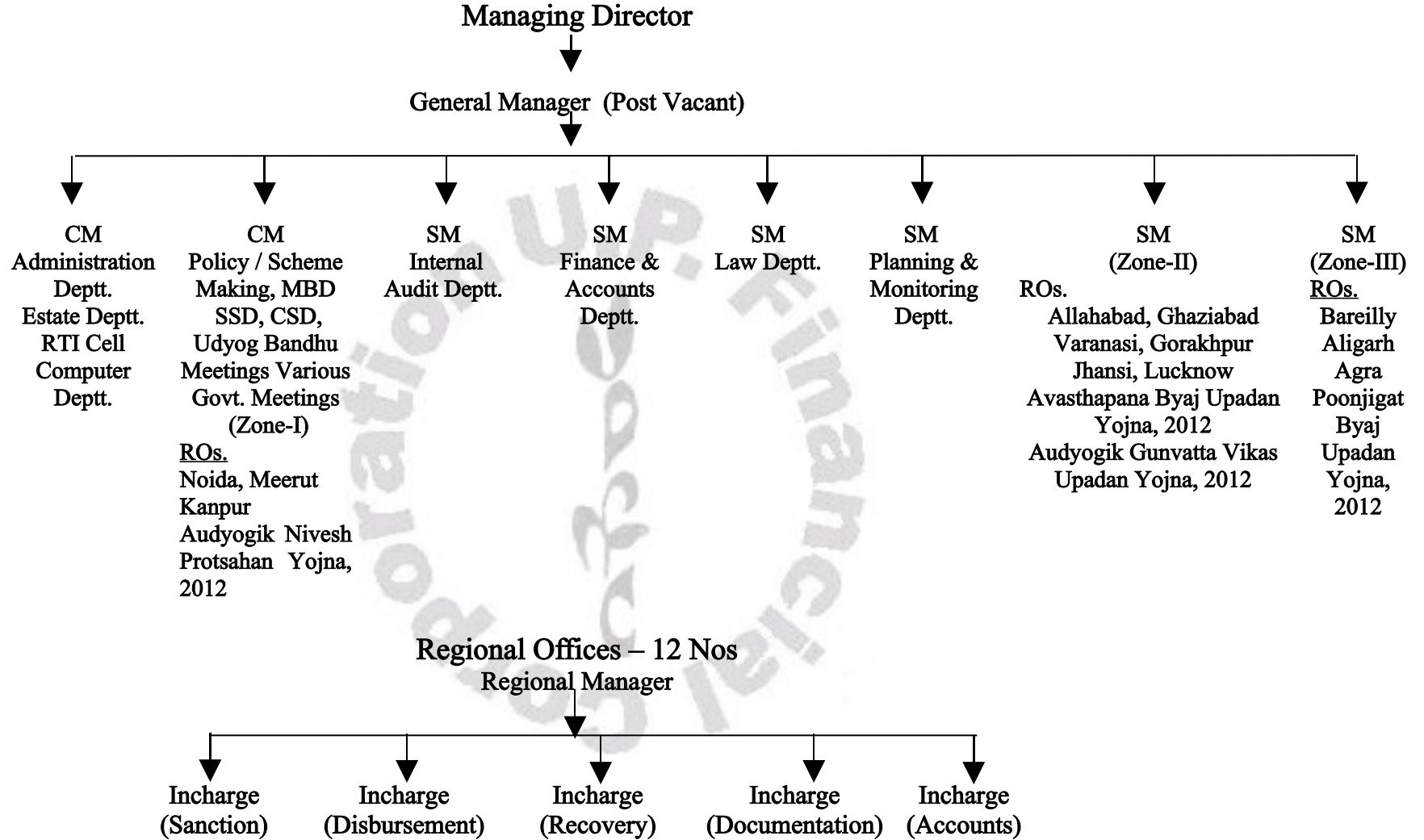


MANUAL - II

The powers and duties of officers and employees;

The organization structure of the Corporation is as under:-



The staff of UPFC is governed by the rules & regulations as provided in the UPFC (Staff) Regulations. The power to interpret the regulations vests with the Managing Director who is also empowered to issue such administrative instructions as may be necessary to give effect to and carry out the purpose of the provisions of these Regulations provided that if as a result of any decision of the Managing Director as regards the interpretation of any Regulation or Regulations, an employee feels aggrieved, he shall have a right to appeal against such decision of the Managing Director to the Board, whose decision shall be final and binding on all concerned. The Managing Director may subject to such restrictions and for so long as he may deem fit, delegate to the General Manager or the Secretary or the Regional Manager or in their absence to any other officer not below the rank of Manager appointed by Managing Director in the behalf of any of powers conferred on him by these regulations, in relation to employees other than officers except the powers to appoint, to terminate, to retire, to maintain record of service, to determine seniority, to send employees on deputation, private trading or business, imposing penalties, entertaining appeals to the Board, allowing special pay etc.

Dy. General Manager:- *Dy. Gen. Managers are empowered to consider and approve the proposals of OTS / Sale having Loan Outstanding upto Rs.25.00 lacs. At present there is no Dy.General Manager posted in the Corporation.*

Asstt. General Manager:- *AGMs are incharge of Zones having 4 to 5 Regional Offices under their control. The AGMs perform advisory functions besides checking, review, monitoring of Loan / OTS / Sale proposals and other matter referred by Regional offices of their jurisdiction. At present there is no AGM posted in the Corporation.*

Chief Manager:- *CMs are incharge of departments like- Zone, IAD, RMA, Law, P&M, Admin., Estate etc. and by and large perform advisory functions . Besides checking, review monitoring of loans /OTS/Sale proposal and other matters referred by Regional Offices of their jurisdiction. Chief Manager who are incharge of Zones are empowered to consider and approve proposal of OTS where disbursed amount is above Rs. 10.00 and upto Rs. 25.00 lacs. subject to proposal being as per OTS Guidelines 2010.*

Regional Managers: *The OTS & Sale proposals are examined and sent to Head office by the Regional Managers. The Legal documentation & Disbursement is also done at the level of Regional Manager. Apart from this the RMs have also to achieve the targets of Sanction, Disbursement, Recovery & NPA Liquidation which are fixed by the Head Office. RM is empowered to approve the OTS proposals where disbursed amount is upto Rs. 10.00 lacs subject to proposal being as per OTS Guidelines 2010. RMs is empowered to approve sale proposals where loan amount disbursed is upto Rs. 5.00 Lacs provided sale amount covers RRB.*

Besides, they have to perform any other duty that may be assigned to them from time to time by the Managing Director.