

Manual III

The procedure followed in the decision making process, including channels of supervision and accountability. (Section 4(1)(b)(iii))

Jr. Stenographer/ Sr. Clerk (Admin)/ UDC Cashier/ Accounts Clerk/ LDC	The note is put up narrating the facts of the case giving details, etc.
Head Clerk/Loan Appraiser/ Recovery Officer/ Accountant (Dealing hands)	Examine the matter and put up before the higher authority.
Assistant Accounts Officer/ Superintendent (Section heads)	Further examines and confirms the recommendation made for decision or direction, giving his views and places it for approval to the Managing Director
Managing Director	Is the final deciding or approving authority within the delegated powers as approved and sanctioned by the Board of Directors.
Board of Directors	As required under the Article of Memorandum wherever there are important policy decisions to be taken, the matters are placed before the BOD.