



**PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC.**

# **MANUAL OF ADMINISTRATIVE PROCEDURES**

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## **I. SELECTION, HIRING AND PROMOTION**

Selection, hiring and promotion of employees of the PBC-MBA is done by the General Manager with the approval of the Board of Trustees. Administrative Officer, Chief Accountant however, may make recommendations, which shall be given utmost consideration.

### **A. RECRUITMENT AND SELECTION PROCEDURE**

#### **1. Requirements/Supporting Documents**

- a. Personal Data Sheet
- b. ID Picture
- c. Transcript of School Records
- d. Medical Certificate
- e. NBI Clearance
- f. Certification of Good Moral Character from Previous Employers
- g. Recommendations from Citizens of Good Moral Standing in the Community

#### **2. General Procedure**

- a. Applicants will undergo appropriate examinations, interviews, and may give actual demonstrations, depending on the position applied for.
- b. Interviews may also be conducted by the immediate superiors of positions applied for.
- c. Each hired employee shall undergo a trial period of two weeks, after which he shall be on probation for a period of three months or more, depending on his performance, which shall be evaluated by his immediate superior. His superior and the General Manager shall recommend to the President for his change of employment status to regular.

### **B. PROMOTION PROCEDURE**

#### **1. Requirements/Supporting Documents**

- a. Performance Appraisal Report

- b. Written Recommendation by the General Manager or Unit Head as the case may be.

## 2. **General Policy and Guideline**

Promotion is the advancement of an employee from one position to another with an increase in duties and responsibilities, and a corresponding increase in salary. The Peoples Bank of Caraga –Mutual Benefit Association, Inc. (PBC-MBA) shall promote employees based on an intensive selection and evaluation. Candidates who are next in rank or not, may be considered for promotion. They must meet the following requirements:

**a. Performance** - Must have at least a Very Satisfactory Rating during the last two rating periods. Great weight shall be given to performance evaluation.

**b. Education and Training** - These refer to the educational background and completed training programs or scholarships relevant to the responsibilities of the position to be filled.

**c. Experience and Accomplishments** - These include occupational history, work experience, awards and outstanding accomplishments worthy of special commendation.

**d. Physical Characteristics and Personality Traits** - These refer to the physical fitness, attitudes and personality traits of the candidate, which may have a bearing on the position to be filled.

**e. Potential**- This refers to the indicators of the capability of the individual to assume higher-level responsibilities, such as, human relations, leadership and strategic planning.

### **General Procedure**

- a. Manager informs Human Resource Development (HRD) Unit of the vacant position. He may make recommendations for qualified candidates from his unit.
- b. HRDU notifies all units regarding the opportunity for promotion.
- c. Candidates submit requirements for evaluation
- d. President evaluates merits of recommendations and appoints selected employee to position

## **I. PERSONNEL POLICIES, STANDARD OFFICE PROCEDURES AND EMPLOYEE DISCIPLINE**

### **A. Working Hours**

The regular working hours of monthly salaried employees are on the basis of 40- hour-of work per week. Regular lunch break is from 12:00 noon to 1:00 PM and is not part of the working time. A fifteen-minute break in the morning and another in the afternoon shall be allowed during office hours. However, since the PBC-MBA is a public service institution, and with massive activities for the lower sectors of our society, and which require immediate attention, standard schedules may not be appropriate. For these cases, schedule of work and breaks may be arranged with the immediate superiors.

### **B. Timekeeping Regulations**

Employees are encouraged to make it a habit to be punctual in their scheduled hour of reporting for work anywhere. It is a must for all employees to be at their respective job assignments and ready to work when their workday begins.

All employees who are required to time-in and time-out on a daily time record, are ordered to promptly, accurately and honestly do so.

Excessive unexcused under time, tardiness and absences shall be subject to penalties and salary deductions in accordance with existing regulations, and may be grounds for dismissal.

### **C. Standard Office Procedures**

1. All employees are expected to perform their duties with diligence. They must strive to meet the work standards of the association. It is also expected that they complete their work assignments within the time prescribed by their superior.
2. Everybody is expected to report for work promptly. Arrangements for working hours are made with and approved by General Manager, as the case may be.
3. All employees are required to be in proper attire at all times. Thus, walking shorts, slippers, tight pants, sleeveless or spaghetti-strapped dresses, tube blouses or any provocative outfit are prohibited in the work place. PBC-MBA IDs must be worn at all times.
4. The offices and surroundings must be kept neat and tidy. Files and records should be in their proper places at the end of the day.
5. The telephone should be used only for official business and for emergencies.

6. All association's equipment and tools should not be used for personal purposes. They should not be taken out of the office premises without approval from the President or the General Manager.

#### **D. Staff Performance Evaluation**

A periodic review of employees' performance shall be undertaken for the purpose of maintaining a satisfactory standard of service for each employee's particular job. The result of this review shall be used to determine promotion, merit increase, placement, reduction in force, and determination of requirements for training programs and personnel development.

An employee shall be rated by his immediate superior who evaluates how he met his required performance targets and on the critical factors of job performance. The superior writes down his comments regarding the employee's strengths and weaknesses, and recommends training on specific fields for that employee, as well as proposes for that employee to be promoted or assigned to other jobs.

#### **E. Termination of Employment and Employee Discipline**

For the purpose of creating rules and regulations on employee discipline to conform with provisions of the Labor Code, as amended, and to regulations issued by the Department of Labor and Employment, the following rules and regulations on employee discipline are hereby promulgated to cover all PBC-MBA employees, superseding previous rules and regulations on the subject:

The provision of law sought to be implemented by the following rules and regulations refers to Article 283 of the Labor Code which states: "An employer may terminate employment without a definite period on any of the following just causes:"

- a. The closing or cessation of operations by the establishment or enterprise or when the employer has to reduce his work force by more than half due to serious business reverse, unless closing is for the purpose of circumventing provisions of the Labor Code
- b. Serious misconduct or willful disobedience by the employee of the orders of his employer or representatives in connection with his work or employment
- c. Gross and habitual neglect of duties by the employee
- d. Fraud or willful breach by the employee of the trust reposed on him by his employer or his representative
- e. Commission of a crime or offense of the employee against the person of his employer or any immediate member of his family or representative

- f. Other causes of termination analogous to the foregoing:
  - a. Voluntary resignation
  - b. Abandonment of office
  - c. Termination for cause, lay-off, suspension
  - d. Physical disability
  - e. Reduction in force/retrenchment
  - f. Unsatisfactory service during probation
- g. Expiration of term of contract
  - h. Dismissal
  - i. Death

## **F. Grounds and Penalties for Employee's Misconduct**

### **1. Serious Misconduct**

#### **a. Fighting and Quarreling**

- i. The offense of fighting consists of challenging a superior, co-employee and member or client to fight and/or inflicting upon him any physical injury.

Penalty: First Offense-dismissal after due process

- ii. The offense of quarreling consists of vexing, annoying, and picking up quarrels with co-employees, members/clients, and visitors.

Penalty: First offense – written warning of dismissal for second offense

Second offense - dismissal after due process

#### **b. Intoxication**

- i. This offense consist of drinking intoxicating liquor during work hours or reporting for duty under the influence of liquor or alcohol

Penalty: First offense- written warning of dismissal for second offense

Second offense- dismissal after due process

- c. Gross discourtesy, insolence, disrespect and insulting behavior

- i. This offense consist of the use of profane, insolent and abusive language addressed to a superior, a co-employee, client or visitor, while on duty or inside the office premises

Penalty: First Offense- written warning of dismissal for second offense

Second Offense- dismissal after due process

## 2. Willful Disobedience of Association's Rules, Regulations and Instructions

### a. Insubordination

- i. This offense consists of willful and intentional disregard by an employee of the lawful and reasonable instruction(s) of his superiors, communicated to him by the latter.

Penalty: First Offense – written warning of dismissal for second offense

Second Offense – dismissal after due process

### b. Violation of Rules and Regulations

For purposes of defining this offense, the following existing rules and regulations are hereby reiterated:

- i. Excessive absences

Day to day absences exceeding 5 working days in a calendar year without just cause and satisfactory evidence of cause shall be considered excessive. However, it should not be

construed to include authorized leave of absence (vacation) and sick leave, provided satisfactory proof of sickness is given.

ii. Conflict of interest

An employee shall not engage in transacting personal business during office hours with co-employees, clients or visitors which may include sale of goods or services, or lending of money.

iii. Gambling, betting or taking part in any game of chance while in the office premises or property. Gambling and betting undermines the moral, social and economic well-being of an individual. A game of chance may involve playing cards, Chinese cubes, dice, coins, horse raising, cock fighting, etc. where stakes or risk of money or anything of value are involved and where the result of the game is dependent on chance or hazard.

iv. Excessive tardiness

Tardiness of employees affects the efficiency of any work group and should therefore be subject to disciplinary action. Habitual tardiness shall be considered as being late in reporting for duty in one's work area without justifiable reason a frequency of 5 times or more within a calendar month or exceeding a total of 30 minutes, whichever comes first. For this purpose, a month will coincide as closely as possible with the opening and closing pay period.

v. Wasting time or loitering while on duty

Every employee is accountable to his superior for his whereabouts during working hours or while he is on duty. Wasting time or loitering while on duty include, but shall not be limited to:

- Being in area where an employee has no legitimate business
- Being in his authorized area but not doing anything useful in the accomplishment of his job
- Taking more than the allotted time for lunch or coffee break



### 3. Gross and Habitual Neglect of Duties

#### a. Unauthorized absence

An employee who is absent for more than 5 continuous working days without having advised the office either by telephone, telegram, mail or personal message is considered to have abandoned his job and is dismissed as of the last day he worked. Such employee is automatically dropped from payroll and no further compensation for any reason will be made beyond the last day he worked.

Penalty: Dismissal as provided therein, or for non-continuous working days

First Offense – written warning or dismissal for second offense

Second Offense – dismissal after due process

#### b. Abandonment of employment

Any employee authorized to go on leave, who fails to return to work without notice to his superiors, shall, after a lapse of five (5) days from the date of his scheduled return, be considered as having abandoned his work.

Penalty: Dismissal after due process

#### c. Gross negligence in the care of association property

Gross negligence is committed when an employee having in his custody any association property, i.e. workstation, seriously destroys or causes damages to said property.

Penalty: Dismissal after due process

#### d. Neglect of duty

Each employee is expected to carry out his assigned duties precisely and correctly. Neglecting one's duty is a serious infraction.

Penalty: Action depending on gravity of the offense

e. Faulty or careless work

All employees are expected and required to perform their work with at least the normal or average efficiency. Total inefficiency or decrease in efficiency of any employee disrupts the harmony or work in any organization and contributes to poor service to the institution's clients. Signs of total inefficiency or decrease in efficiency below average levels shall render the employee liable for disciplinary action.

Penalty: First Offense – written warning

Second Offense – written warning of dismissal

Third Offense – dismissal after due process

3. Fraud or any other Willful Breach of Trust

a. Unauthorized use of association facilities and/ or equipment

The use without proper authorization and permission of any association facility and/or equipment for personal purposes is prohibited.

Penalty: First Offense – written warning

Second Offense – written warning of dismissal

Third Offense – dismissal after due process

b. Theft or other unauthorized appropriation of association property

Stealing or attempting to steal is definitely illegal and will not be tolerated, no matter what value of property is involved.

Penalty: Dismissal after due process

c. Shortage in money accountability

Any employee with property accountability must keep an accurate record of property entrusted to him. Any unexplained shortage after an inventory of his accountability is an offense.

Penalty: Dismissal after due process

d. Revelation by an employee of confidential matter or information

An employee participating or present in any high level discussions of association plans and policies shall keep his knowledge of these matters to himself and shall not, without authority, reveal the same to others.

Penalty: Dismissal after due process

e. Falsification of work reports

Any employee tasked with preparing special reports and making reports at regular intervals who should knowingly falsify said reports resulting in prejudice to the association commit an offense.

Penalty: First Offense – written warning of dismissal for second offense

Second Offense – dismissal after due process

#### 4. Commission of Crimes

When an employee commits any of the following classes of crimes punishable under penal laws of the Philippines and his guilt is evident:

- a. When the criminal offense, regardless of its character, affects any of the interest of the association; and
- b. When the offense, although not directly affecting the interests of the association is serious enough to show lack of fitness or qualification of the employee.

Penalty: Dismissal after due process

#### 5. Analogous Cases

- a. Multiple misconduct

When an employee, within the space of six months, commits three or more of the offenses provided herein with penalties short of dismissal, commits multiple misconduct.

Penalty: Dismissal after due process

- a. Carrying firearms, explosives, incendiary materials and other deadly weapons inside the association premises unless otherwise authorized by the Management, employees are not permitted to carry inside the association premises firearms, explosives, incendiary materials and other deadly weapons

Penalty: First Offense – written warning of dismissal for second offense

Second Offense – dismissal after due process

- b. Illegal possession or use of any prohibited drug while on the job or in the association premises

Prohibited drugs include all kinds of narcotics, barbiturates and mind bending drugs such as opium derivatives, LSD, morphine, marijuana, shabu, etc. the use of which are prohibited or regulated by existing laws except to certain authorized persons (under Doctor's orders). Illegal or unauthorized possession or use of any prohibited or regulated drug while on the job or within the association premises is strictly prohibited.

Penalty: Dismissal after due process

- c. Sabotage of association property, tampering, defacing, damaging or destroying association and/or employee property either willfully or through negligence.

Tampering, defacing, damaging or destroying association property or co-employees property through abuse or vandalism, whether willfully or through negligence, will not be tolerated.

Penalty: First Offense – one (1) week suspension and written warning of dismissal for second offense

Second Offense – dismissal after due process

- d. Immorality

Immorality committed by an employee interfering with the performance of his duties or causing harm to the employer's business, or having a tendency to cause such harm is a punishable offense.

Penalty: Dismissal after due process

- e. Having a contagious or communicable disease and not reporting it to the management

Health of employees is of prime importance. Periodic physical and medical examination as required by public health rules and regulations should be an integral part in personnel management. One purpose of these examinations is to ascertain who among the employees are suffering from contagious or communicable disease so that they can undergo the necessary treatment to prevent the spread of such ailments to co-workers. An employee, therefore, who contracts any disease should immediately report to his superior so that the

employee may be referred to a physician for examination and treatment. Failure to do so would entail disciplinary action.

Penalty: Action depending on prevailing circumstances

#### **G. Procedure for Imposition of Penalties**

- a. As soon as the offense is discovered, the superior of the erring employee shall submit a written report to the General Manager
- b. Within a reasonable period of time from receipt of such report, the Manager shall furnish the offending employee copies of the report and/or affidavit or sworn statements, and instructing the employee to submit within 24 hours from receipt of said charge(s), a written explanation and/or request for a formal investigation of the charge(s).

When the offense charged involves the penalty of dismissal, the Manager shall notify the employee in writing, and conduct a formal investigation, giving the employee all the chances to confront witnesses against him, to cross-examine them, and to present witnesses in his defense. Notes of the proceedings shall be taken.

- c. Decision shall be rendered in writing by the Manager. In cases where imposed penalty is dismissal, the proceedings shall be reviewed by the President who may affirm or modify the penalty, and until such review is completed, the penalty provided in the Manager's decision shall be implemented. Should the decision for dismissal is affirmed; the Manager shall advise the employee in writing of his dismissal as attested by the President.
- d. Decisions by the General Manager imposing penalties lower than dismissal may, on request of the erring employee, be appealed to the President whose decision shall be final.

#### **OTHER TERMINATION OF EMPLOYMENT**

Termination of employment due to causes other than employee misconduct shall be governed by the Labor Code, as amended and the implementing rules and regulations issued by the Department of Labor and Employment.

### **III. Grievance Procedure**

The Grievance Procedure is intended to help promote smooth, wholesome and desirable employee relations in PBC-MBA. This is aimed at preventing employee discontent and dissatisfaction with an eye to better performance, efficiency and better public service.

1. Employee presents his complaint either orally or in writing to his immediate superior.
2. Superior informs complainant of his decision within three (3) days from date of presentation of such complaint.
3. Superior may bring all parties face to face to thresh out the cause or causes of the complaint. Discussion must be held in a quiet or secluded place for privacy. At the end of the discussion, Superior must be prepared to give his position clearly, accurately and objectively. His decision may not be given right away; however, it should be within three (3) days from the date of the presentation of the complaint.
4. If the complainant is not satisfied with the decision of the immediate superior, the case may be brought to the Board of Trustees.
5. The President shall review the issues involved and resolve such complaint or grievance within five (5) days from receipt thereof. The decision of the President shall be final and must be executed, provided, that no petition for reconsideration have been filed within five (5) days after receipt of the decision by the parties involved. Only one petition for reconsideration shall be allowed.

#### **IV. Whistleblower Policy**

##### **I. INTRODUCTION**

The Peoples Bank of Caraga-Mutual Benefit Association, Inc. is a socially responsible institution that adheres to the universal standards for social performance management, which promotes fairness, transparency, and protection of members and employees. The association is committed to adopt the highest standards of professionalism, honesty, integrity and ethical behavior, and to develop a culture where everybody feels safe in spite of challenges in any form.

This Whistleblower Policy is issued to guide employees in reporting suspected violations, misconduct, concerns and controversies related to the association or its employees that may pose a significant impact on its operations and reputation. This policy encourages all employees to responsibly disclose allegations, without fear of retaliation or of being unjustly reprimanded.

Reportable incidents referred to in this policy are violations or commission of illegal activities articulated in the association's Code of Conduct, and the actions considered as serious misconduct. Any other cases not included in the association's code of conduct will be entertained, as long as they will negatively affect the association directly or indirectly, as determined by the association.

Cases covered by this policy shall be treated differently from grievance procedure established by the association, since the whistleblower may not be

involved in the investigation, or may not be required to provide further information once the report is received. He may not be required to face the person/s allegedly committing violations or involved in the serious misconduct reported. Offending parties, however, will be given adequate opportunities to defend themselves.

## **II. PROCEDURE**

### **A. Reporting of Violations/Incidents**

1. An employee who has a reportable incident shall submit a written report to his immediate superior and shall sign said report. Anonymous reports will not be entertained.
2. Reports should include full details of alleged violations/misconduct, with corresponding supporting documents.
3. Whistleblowing should be done in good faith. Allegations in bad faith may result to disciplinary action on the part of the whistleblower.
4. In case an employee prefers to give his report orally, a witness will be required, preferably the HR Associate or any disinterested party within the organization. Discussions will be recorded and signed by everyone present while the report is given.

### **B. Investigation/Validation of Reports**

1. If the case reported involves financial irregularities, the Internal Auditor shall conduct the investigation on the concerned person's violation. Other issues shall be validated by the HR associate in coordination with any disinterested party within the organization.
2. All investigations shall be conducted discretely and professionally, taking into consideration the preference of the whistleblower for his identity to be disclosed or not.
3. Existing laws, policies and procedures shall be observed in the conduct of investigations to ensure fair and reasonable evaluation of violation or misconduct reported against anybody.

### **C. Handling of Information**

1. All reports on violations, as well as gathered and validated information relative to the reported incidents, shall be handled in confidentiality, and shall not be improperly revealed. All records and reports shall be under the custody of the HR associate.
2. Concerned persons, employees and non-employees, shall be informed of the findings of the investigations.



3. Resolution/s to the findings will be on the basis of the evidences gathered, and shall be taken care of by responsible officers depending on the nature of the case, i.e. by General Manager, the President or by the Board of Trustees.
4. Irresponsible handling of information may result to disciplinary action.

### **III. WHISTLEBLOWER RECOMPENSE & PROTECTION**

1. No acknowledgement of the whistleblower will be issued to protect his identity, if he wishes to be unknown. Otherwise, recognition of his contribution to correct misconduct may be given appropriately.
2. A whistleblower will not be subject to any adverse disciplinary action in relation to the misconduct being reported which he may be involved, provided he has the least participation, and his intention is apparently for the sake of the institution and its interests. However, he will not be protected for his misconduct, which is not related to the case he has reported as a whistleblower.
3. An employee who is proven to have knowingly made false accusations against anybody in relation to the association and under this policy, shall be subject to disciplinary action after due process.

### **VI. Code of Conduct of Employees**

1. Relationship between employees is based on respect, teamwork and openness. Dialogues and staff meetings are encouraged to strengthen horizontal and vertical communications.
2. Participation in the association-sponsored functions and extended official activities is required of all employees. Inability to do so in some occasions may be allowed, as long as prior permission of the immediate superior has been secured.
3. PBC-MBA upholds decency and high moral standards. Acts of immorality are subject to sanctions and are grounds for dismissal.
4. Alcohol and prohibited drugs, smoking and gambling are not allowed within the premises of the association at all times. Offenders are subject to disciplinary action and may be dismissed depending on the gravity of the offense.
5. Each employee represents the association when dealing with the general public. He is therefore, expected to be courteous at all times.
6. Honesty is expected of everyone in the custody and disposition of supplies, office equipment, use of time, handling of money and other valuable articles owned by the Peoples Bank of Caraga-Mutual Benefit Association, Inc..
7. Suppliers, contractors and other outside parties should be dealt with on a professional level. Fair and just treatment should be strictly observed at all times.
8. Employees must be discreet in handling confidential data. All classified correspondence and records must be kept under lock and key to prevent leakage and untimely disclosure of confidential information.
9. The association presumes that all information submitted by each employee for record purposes are true and correct. Gross misrepresentation of facts pertaining to personal and professional data is subject to disciplinary action and may be grounds for dismissal.

10. Employees are expected to be knowledgeable with their assigned tasks and are on alert for better ways of doing things. Dependable employees perform their jobs as best as they could and finish them on time.

## **VI. Employee Benefits**

### **A. Leave of Absence**

#### **1. Vacation Leave**

- e. An employee, who has rendered a continuous, faithful and satisfactory service to the association for one year, shall be entitled to fifteen (15) days vacation leave with pay, every year of service thereafter, exclusive of Saturdays, Sundays and Public Holidays.
- f. An employee shall not be granted a leave of absence without pay in excess of one year. He will be automatically separated from the service if he fails to return to duty at the expiration of one year from the effective date of such leave. He should, however, be notified in writing, one month prior to the expiration of the leave, with a warning that if he fails to report for duty on said date, he will be dropped from the service.
- g. Application for leave for the purpose of employment in private or government office, either inside or outside the country, shall not be allowed.
- h. Vacation Leave in excess of thirty (30) days shall require a Certificate of Clearance from all Money and Property Accountabilities.

#### Operating Procedure:

1. An employee files leave application in duplicate at least three (3) days before intended leave of absence.
2. General Manager approved of leave application.

#### **2. Sick Leave**

- a. An employee, who has rendered one year of continuous, faithful and satisfactory service to the association, shall be entitled to fifteen (15) days sick leave with pay every year of service, exclusive of Saturdays, Sundays and Public Holidays.
- b. Sick leave application must be filed immediately upon return of employee from such leave.
- c. Sick leave in excess of five (5) days, or if authorities doubt the employee's claim of ill-health, requires medical certificate.
- d. Unused sick leave is convertible to cash, and may be received by the employee upon his request at the end of the calendar year.

Operating Procedure:

1. An employee files sick leave application in duplicate, immediately upon return from leave.
2. General Manager signs application for approval.

### **3. Maternity Leave**

A married female employee of PBC-MBA is entitled to Maternity Leave.

Operating Procedure:

1. Employee files leave application in duplicate a month before intended leave.
2. General Manager approves leave application.
3. Upon return of the employee from such leave, she shall bring the following documents:
  - Medical Certificate
  - Birth Certificate

### **4. Terminal Leave**

An employee is entitled to commutation and payment of the money value of vacation and sick leave to his credit, as well as gratuity, upon retirement, resignation or separation from the service through no fault of his own. Payment of gratuity shall be according to the guidelines set by the Board of Trustees.

Operating Procedure:

1. Employee files application for terminal leave in duplicate and with the following documents:
  - Complete Service Record
  - Clearance from Money and Property Accountability
  - In case of resignation, employee's letter of resignation

2. Immediate superior recommends approval of Terminal Leave Application
3. The President approves leave application
4. Commutation of sick leave and computation of gratuity shall be prepared for payment
5. Release of payment for retirement/separation pay

**B. 13<sup>th</sup> Month Pay, SSS, PhilHealth, Pag-ibig**

All regular employees shall be given the 13<sup>th</sup> month pay, SSS, PhilHealth, and Pag-ibig benefits, according to law.

**C. Retirement/Pension Plans for Officers and Employees**

PBC-MBA will provide retirement plans for employees who have served the association for at least five years on a regular status. The plans shall be solely paid by the association and the amount will depend on the age of the employee. Each plan will be based on the gratuity pay plan for employees upon their retirement from work with the association.

Retirement plans require approval by the Board of Trustees during its regular meeting, upon recommendation by the President.

**D. Gratuity Pay Plan**

Employees who will resign but have worked with the association for sometime, shall be entitled to the following gratuity pay for every year of service:

Less than five years of service	-	None		
> 5 - 10 Years	-	25%	of last monthly pay	
>10 - 15 Years	-	50%	“	“
>15 - 20 Years	-	75%	“	“
>20 Years	-	100%	“	

## **ANNEX 1**

### **STATEMENT OF DUTIES AND RESPONSIBILITIES**

#### **A. Board of Trustees**

1. The President shall preside at all meetings of the Board of Trustees and during the annual member's meeting or as provided in the association's by-laws.

#### **B. President**

The President shall be the Chief Executive Officer of the association and shall exercise the following functions:

- a.) to preside in all meetings of the members of the association.
- b.) to execute all resolutions of the Board of Trustees.
- c.) to be charged with directing and overseeing the activities of the association.
- d.) to submit to the Board as soon as possible after the close of each fiscal year, and to the members of each annual meeting, a complete report of the activities and operations of the association for the fiscal year under her term.
- e.) to represent PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. in all functions and proceedings;
- f.) to appoint, remove, suspend or discipline employees of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC., prescribe their duties and determine their salaries subject to confirmation by the Board of Trustees;
- g.) to execute in behalf of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. all contracts, agreements and other instruments affecting the interest of said association which may require approval of the Board of Trustees unless otherwise directed by the Board;
- h.) to perform such other duties as are incident to his office or are entrusted to him/her by the Board of Trustees.

- C. Vice-President** – The Vice-President, if qualified, shall exercise all powers and perform all duties of the President during the absence or incapacity of the latter and shall perform duties that may be assigned by the Board of Trustees.

#### **D. Secretary**

The Secretary shall have the following specific powers and duties:

- a.) to give all notices required by these by-laws and keep the minutes of all meetings of the members and of the Board of Trustees in a book kept for the purpose.
- b.) to keep the seal of the association and affix such seal to any paper or instrument requiring the same.
- c.) to have custody of the members' register and the correspondence files of the association.
- d.) to certify to such corporate acts, countersign corporate documents or certificates, and make reports or statements as may be required of him/her by law or by government rules and regulations;
- e.) also perform all such other duties and work as the Board of Trustees may from time to time assign to him/her.

#### **E. Treasurer** - The Treasurer shall have the following duties:

- a.) to keep full and accurate accounts/records of the receipts and disbursements of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC.
- b.) to take and have custody of, and be responsible for, all the funds, securities, bonds, and certificates of titles of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC.  
to deposit in the name of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. in such banks as may be designated from time to time by the Board of Trustees, all the moneys, funds, securities, bonds and similar valuables belonging to said association which may come under his control.
- c.) to prepare an annual statement showing the financial condition of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. and such other financial reports as the Board of Trustees or the President may from time to time require.
- d.) to prepare such financial reports, statements, certifications and other documents that may, from time to time, be required by government rules and regulations and to submit the same to the proper government agencies.
- e.) to pay all authorized expenses by check and effect petty cash payments in accordance with policies and procedures approved by the Board of Trustees.
- f.) to assist management in retrieval of all receivables of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. from whoever they maybe due;
- g.) to prepare and submit to the Board of Trustees for consideration and approval the annual budget on or before its regular meeting;
- h.) to ensure that all expenditures are duly authorized and are for the best interest of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC.;
- i.) to post a bond in such amount as may be required by the Board of Trustees;
- j.) to suspend or withhold payments of accounts incurred not in accordance with the policies of the Board of Trustees or which are otherwise irregular or improperly authorized; and
- k.) to perform such other duties as may be assigned by the President, the General Manager and the Board of Trustees.

- F. General Manager.** - The General Manager shall have the charge of the day to day operations of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. and exercise the following functions:
- a.) to supervise and manage the business affairs and activities of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. under the direction of the President and the Board of Trustees;
  - b.) to implement the administrative and operational policies of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC.;
  - c.) to oversee the preparation of the budgets and the statements of accounts of the association;
  - d.) to coordinate the work of the various operating divisions and services, maximize the productive inputs of their personnel and continually work to upgrade the quality of service to members;
  - e.) to coordinate with the different standing committees of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC.;
  - f.) to conduct such studies and submit recommendations to the Board of Trustees in matters related to investment, the use of facilities and development projects including the examinations of contracts entered into by PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC.;
  - g.) to perform other duties and responsibilities assigned by the President and the Board of Trustees;
  - h.) to attend and render a report in the monthly meeting of the Board of Trustees.
- G. Administrative Officer** – The Administrative Officer shall have the following functions and duties:
- a.) to assist the General Manager in the administration of personnel and personnel matters;
  - b.) to take charge of janitorial, messengerial and security/personnel;
  - c.) to assist the General Manager in the supervision of the storage and disposition of supplies to prevent wastage, spoilage and pilferage;
  - d.) to advice management on the improvement of procurement methods and procedures to insure that purchases of supplies and materials are in accordance with the actual needs of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. and that PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. obtains the best products/services at the most reasonable price;
  - e.) to perform such other duties as may be assigned to him/her by the General Manager and the Board of Trustees.
- H. Chief Accountant** – The Chief Accountant shall have the following duties and responsibilities:
- a.) to supervise accounting personnel in recording day to day business transaction in the different books of accounts and to prepare summaries thereof which reflect the current status of its funds;
  - b.) to certify all disbursements as to appropriations, legality and propriety of supporting documents, and proper classifications of account codes;
  - c.) to suspend or withhold payments of accounts incurred not in accordance with expressed policies of the Board of Trustees or which is otherwise irregular or improperly authorized;

- d.) to provide the Board of Trustees and all departments with prepared cost or expense analysis, performance analysis and other statistical data and to recommend measures in pursuance of the policy of fiscal restraint in all matters requiring financing;
  - e.) to prepare and submit to the Board of Trustees a monthly financial statement of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. in cooperation with the Treasurer;
  - f.) to prepare and submit to the Board of Trustees quarterly and annual balance sheets of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. with all necessary supporting schedules, in cooperation with the Treasurer;
  - g.) to help facilitate and expedite payments of all claims, deaths, loans and other benefits due to members and hereby maintain the good name and reputation of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. in meeting its obligations with the least delay;
  - h.) to call the attention of the Board of Trustees to payments of accounts incurred not in accordance with its policies and to recommend appropriate rules and regulations to improve accounting and operating practices of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. and to perform other duties as may be assigned by the President, the General Manager and the Board of Trustees.
- I. Auditor** - the Auditor shall have the following duties and responsibilities:
- a.) to audit the books and records of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. from time to time for the purpose of establishing the authority and propriety of payments made and to verify to the correctness of the same to the Board of Trustees;
  - b.) to audit the financial transaction and operating practices of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. and certify to the correctness of the annual financial reports of the Treasurer and/ or Chief Accountant;
  - c.) to adopt a system of pre audit and post audit of payments to review and pass upon the propriety of payments to be made or made by PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. and withhold or suspend payment thereof when appropriate;
  - d.) to check and review the utilization or disposition of consumable assets and equipment of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. with the view of maximizing their utilization and avoiding wastage and pilferage;
  - e.) to recommend measures or changes in the financial policies, system or procedures of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. to maximize its income, reduce its expenditures and improve its services to its members; and
  - f.) to perform other duties as may be assigned by the President, the General Manager and the Board of Trustees.

**H. Claims Officer – the Claims Officer** have the following duties and responsibilities:

- a. providing advice on making a claim and the processes involved;
- b. processing new insurance claims notifications;
- c. collecting accurate information and documents to proceed with a claim;
- d. analyzing a claim made by a policyholder;



- e. identifying reasons why full payment may not be made;
- f. ensuring fair settlement of a valid claim;
- g. ensuring the customer is treated fairly and that the customer receives excellent service in accordance with the association's guidelines;
- h. to perform other duties as may be assigned by the President, the General Manager and the Board of Trustees.

## **I. CASHIER**

- a. He/she shall be the custodian of funds and securities of the association. He/she shall account for all funds to and from depository banks.
- b. He/she shall keep and control all accountable forms.
- c. He/she shall maintain and keep currently posted the following record of accounts:
  - a. Cashbook/ blotter
  - b. Checks and Other Cash Items (COCI) register
  - c. Register of Accountable forms
- d. He/she shall verify all tickets passed for the day.
- e. He/she shall see to it that before payments of any salary is made, the personnel receiving remuneration is duly appointed by the Board, actually rendered services for the period indicated and has signed the payroll.
- f. He/she shall prepare the Cashier's Proof Sheets, tickets and other pieces of original entries covering his/her cash transactions for the day, which should be forwarded to the Chief Accountant once accomplished. The cashier shall also prepare the cashier's blotter in lieu of Cashbook to be filed under his/her control, in chronological order, the latest on top.
- g. He/she shall attend to other matters concerning association operations which may be assigned by the Board of Trustees or the Manager from time to time.

## **J. Management Information System Personnel**

- a. assists with creating specifications for system and software upgrades, and supervises the installation of new system.
- b. may extend to developing training programs for personnel on system features, supervising programmers and data processing personnel.
- c. typically works 40 hours a week but can be on 24-hour call for emergencies.
- d. he/she can be required to make off-site visits regarding systems and information systems operations connected with the company or organization

e. to provide support and assistance for staff in dealing with problems and faults on computer systems, liaising with the responsible staff when necessary.

f. to assist in the identification and production of management information and statistics for management, including the appropriate analysis and production of reports as required.

g. Performs related work as assigned.