

**For
State Bank of India
Award Staff**

DO's & DON'Ts



**State Bank of India Staff Association
Bhubaneswar Circle**

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DUTIES & RESPONSIBILITIES

Exercising the Capability level and passing Powers as per designation :

| Designation | Ca- pa- bility level | User Group | User Type | Cash | Transfer | Spl. Pay |
|--|-------------------------------|---------------|--------------|----------|-----------|-------------|
| Chief Associate (User Admn.) | 5 | 7 | 45 | 5,00,000 | 12,00,000 | 17000 |
| Chief Associate (Cash in Charge) | 5 | 7 | 60 | 5,00,000 | 12,00,000 | 17000 |
| Special Associate (Cash & Admn.) | 4 | 9 | 60 | 2,50,000 | 8,00,000 | 12500 |
| Special Associate | 4 | 5 | 1 | 2,50,000 | 8,00,000 | 12500 |
| Senior Associate / Hd. Asst. (Acts) | 3 | 4 | 1 | 1,00,000 | 2,50,000 | 6200 |
| Associate | 2 | 3 | 1 | 70,000 | 2,00,000 | 4300 |
| Special RKC | 2 | 1 | 1 | | | 3440 |
| Senior RKC | 1 | 1 | 1 | | | 2430 |
| Cashier/ Jr. Asso- ciate/ RKC | 1 | 1 | 1 | 25,000 | 50,000 | 1200 |
| Messenger (Pass Book Printing) | 1 | 1 | 30 | | | 1670 |

Grahak Mitra – cum- Record Keepers

- Duties**
- He/ she will perform duties and responsibilities of “Grahak Mitra” at Branches. He/ she will provide first level assistance to customers visiting the Branch. He/ she will greet customers who walk in the Branch and ask for assistance.
 - He/ she will help the customers to get forms for transactions, assistance in completing them, guide them to various desks/ counters for further services.
 - He/ she will educate and convince the customers for usages of Alternate Channels and Drop Box.
 - He/ she will provide basic information on our

products to customers and pass on customers interested in certain product to the respective dealing officials.

- He/ she will provide account balance related information and in case of need, to perform Passbook Printing work also.
- He/ she can provide assistance in Door Step banking, if required.
- He/ She will help in business development and new customer acquisition. Miscellaneous back office works like KYC/NFS updation etc. may be allotted to him/ her.
- He/ she will also keep an eye on different enablers provided in Branch for customer service like CEEP, on site ATMs, e-Corner, Passbook printing machines, SWAYAM etc. and will ensure uninterrupted services by such machines. Any disturbance in functioning of such machines should be brought to the notice of concerned dealing staff by him/ her.
- He/ she will provide support in queue management and proper functioning of CEEP in CEEP enabled Branches. The generation of tokens for all services listed in QMS will be his/ her prime responsibility.
- He/ she will be provided list of top 100 customers of Branch. He/ she should know all such customers personally and has to provide personalised service to them when they visit the Branch.
- He/ she will provide feedback to Branch Manager in case of any hindrance in customer service.
- He/ she can also help in marketing of cross selling products to eligible customers.

- He/ she will also perform all the duties and responsibilities presently allotted to “Record Keeper-cum-Cashier”.

Who are/were promoted with matriculation qualification (Record Keeper-cum-cashier) will perform all the duties of the corresponding position of Customer Support & Sales (in career progression) and for those, who are non-Matriculate (Grahak Mitra – cum- Record Keepers) they will perform the duties in cash Department in addition to their original duties, as and when required by the Bank.

1. The above duties are in addition to the existing duties.
2. Any other duties within the cadre is assigned from time to time as per Bank’s requirement.

- Don’t Do’s**
- Do not engage in unnecessary conversations with the customers.
 - Do not be too friendly with the customer
 - Don’t ask too many questions, try to provide the required information proactively
 - Do not spend too much time with one customer or in personally attending to his/ her work at the cost of other customers, who go unattended in the meantime.

Consolidated Duties and Responsibilities agreed between State Bank of India & All India State Bank of India Staff Federation from time to time as per the different memorandum of settlements signed (for Clerical Staffs)

1. Attending to customers across the counters for all routine clerical work other than supervisory work.
2. Receipt of cheques, Drafts, Dividend Warrants, Pay Orders/Bankers Cheques, and other similar instruments other than Bills and giving acknowledgements for the same in the counterfoil.

3. Receipt and payment of cash and transfer transactions for all types of accounts and Bank's other instruments within their passing powers.
4. To receive, pay, input, and also authorize the relative transactions within his/her powers.
5. Cash and transfer transactions beyond one's passing power will be posted and referred for authorization.
6. Cash payments on constituent's account irrespective of whether payment is by way of cheque or whether it relates to third party, subject to verification of the identity of the holder in the prescribed manner.
7. Printing of Passbook including customer details page, transactions history as per customers' request, pasting of Barcode etc.
8. Processing of Term Deposit / Special Term Deposit Account/receipts within one's passing powers and those beyond one's powers to be paid after due authorization. All clerical staff to issue Term Deposit / Special Term Deposit receipts through cash receipt or transfer irrespective of the amount involved but receipts will be signed by authorized officials.
9. All clerical staff to pay drafts, Inter-office Instruments, banker's cheques, gift cheques etc., within one's passing powers and those beyond his/her powers will be paid with due authorization. Issuance of drafts, Inter - office Instruments, banker's cheques, gift cheques etc., through cash or transfer irrespective of the amount involved, however the instruments to be signed by the authorized official only. Before payment of drafts, Inter-office Instruments, banker's cheques etc. the specimen signature of the signing officials will be verified by authorized official having custody / access to the specimen signature of signing officials in the Bank.
10. Open, upload and update deposit accounts in CBS

- provided such account opening is duly authorized.
11. Data entry in system of details of Account opening forms including Aadhar based documents after the documents are approved and verified by authorized officials.
 12. Following up with customers and guiding the customers for completion of KYC, e-KYC / Re-KYC / c-KYC.
 13. Updating and uploading of KYC documents in the system, which are verified and approved by authorized officials.
 14. Credits to loan accounts of constituents will be passed, entered, and authorized by as per one's passing powers. Debits to overdraft (current) accounts within the sanctioned limits will also be passed and authorized within one's passing powers. However, debits to cash credit, term loan, and demand loan, agricultural cash credit, agricultural term loan accounts to be entered only but authorization to be done by the concerned authorized official.
 15. Posting of transactions in case of RTGS/NEFT issuance, transfer, and payments.
 16. All transactions pertaining to Government accounts including PPF/SSY will be handled by the concerned staff.
 17. Payment of foreign currency travellers' cheques to be done after authorization by the officer in charge of foreign exchange.
 18. Issuance of cheque books, note stop payment instructions, standing instructions, ECS etc. at the request of the constituents.
 19. Marketing of products of the Bank (liability/ asset) and the products of its subsidiaries like SBI Credit Card, Mutual Fund, SBI Life, SBI General etc. along with discharging outside work by calling on the customers and Sourcing of proposals.

20. Processing of applications sourced from customers and transmitting the same on-line to the SBI General Insurance Co. Ltd. may be entrusted to Specified Person (SPs).
21. Opening and closing of loan accounts as maker in CBS subject to authorization by the officer in the application form.
22. Opening of SDV/SDV-SC/Collateral accounts (pertaining to the details of creation of primary/collateral security).
23. Pick up of cheques/bills from customer's place.
24. Delivery of drafts/Inter Office Instruments at customer's place.
25. Accepting and issuing receipts of cash from individual/non-individual customers up to their powers under doorstep banking.
26. Scanning of signatures
27. Input of BGL transactions in the CBS.
28. Cash delivery to customers under doorstep banking.
29. Delivery of cheque books subject to authorization by competent authority.
30. Issue of cash receipts.
31. Checking of VVR other than BGL account transactions.
32. Issue of E.S.I. stamps wherever applicable or may become applicable.
33. Counting of currency notes by cash department staff.
34. Marketing & Tele-calling for Business Development / NPA recovery.
35. Feeding/uploading details of credit proposals, loan applications/ documents through standard process defined by the Bank from time to time after authentication by a supervisory staff.
36. All members of clerical staff to undertake sales promotion and in connection therewith shall have to call on existing and prospective customers for delivery

of Bank and its subsidiaries products, offer advisory services in investment, wealth Management, Taxation etc.

37. As verification of signatures including thumb impressions of account holders is an integral part of exercising the passing powers, the verification of signatures and thumb impressions(LTI/RTI) of account holders is to be done upto the concerned passing power.
38. In addition to the existing duties in respect of all the workmen staff, they will also perform all the corresponding duties as provided in the 12th Bipartite Settlement dated 08.03.2024 and Memorandum of Settlement dated 15.05.2024 and 21.06.2024, including:
 - A. Generation of CIBIL Reports.
 - B. Generating report from CERSAI portal
 - C. Feeding data in CERSAI portal for further verification & authorization by a supervisory staff.
 - D. Entry of Locker operations either in the manual register / system.
 - E. Generating or preparing intimation letters to customers for payment of Locker Renewal Fee.
 - F. Follow-up with customer for recovery of locker fee overdues, by mail or on phone and sending letter in the prescribed format.
 - G. Any other duties within the cadre as assigned from time to time as per Bank's requirement.
 - H. Award Staff positioned as Cash-in Charge is responsible for replenishment of Cash in Onsite/ Offsite ATM/CDM/Recycler jointly with Joint Custodian/ ATM in- charge.

Don't Do's ♦ Don't enter in the system for payment of Drafts, IOI, Banker's Cheque without

authentication by an official.

- ◆ Don't open, upload & update account in NBC without authentication on the application form
- ◆ Don't enter the data of Aadhar based documents without authentication by an official
- ◆ Don't update/upload KYC documents in the system without authentication by an official
- ◆ Don't authorize debits to Cash Credit, Term Loan and Demand Loan, Agri CC, Agri Term Loan
- ◆ Don't open or close loan account as maker on NBC without authentication by the official in the application form
- ◆ Don't Feed/upload details of Credit proposals, Loan applications/ documents without authentication by a supervising staff
- ◆ Don't issue cheque books, put standing instruction, print passbook without request of the constituents
- ◆ Don't indulge in mis-selling of various products of subsidiaries like SBILIFE, SBIMF, SBI GENERAL, SBI CARD etc.
- ◆ Don't debit customers account without his/her consent towards subscription of a subsidiary product like PMSBY, PMJJBY, APY etc.
- ◆ Don't put stop on account for KYC update without sending notice manually and keeping the record in system.
- ◆ Do not recommend or process any Loan A/c. as a maker except Agri Gold Loan.

Junior Associate & Associate

Duties The services of the Junior Associates & Associate will be utilized preferably at the Single Window Counters, customer facing desks, desks at CPCs involving exercising passing powers, acquisition of new Business, Follow-up, Recovery, and assistance in achievement of budgetary goals and enhancing profitability.

1. All the duties of the substantive cadre as mentioned above.
2. Any other duties within the cadre as assigned from time to time as per Bank's requirement.

Don't Do's ❖ Don't check and sign the system generated scrolls/ reports in respect of tasks/ transactions performed by him/ her such as cash receipt scrolls, cash payment scrolls, transfer received/paid scroll, exchange scroll etc.

❖ Don't check the VVR

❖ Don't check different Registers (Leave records, overtime, bonus, establishment, despatch, stationary, etc.

❖ Don't check drafts issued/advices, sign Drafts / IOIs

❖ Don't Upload/ authorise specimen signatures in NBC under maker and checker concept.

❖ Don't take custody of security forms/ cheque books

❖ Don't pay petty cash bills or maintain petty cash register

❖ Don't sign on discharge of bills of exchange, promissory notes and title of goods

❖ Don't verify translation of vernacular

signatures / endorsements

- ❖ Don't check branch clearing books
- ❖ Don't deliver ATM Card and PIN
- ❖ Don't be the INB maker for CINB
- ❖ Don't create, authorise & amend account operation / personal information
- ❖ Don't assist in follow-up of recovery of instalments in loan accounts, obtaining of revival letter, insurance policies, stock statements, PDCs and other documents related to loan accounts (Agri Associates can do the above works related to Agri loans only)
- ❖ Don't involve in post sanction inspection procedure
- ❖ Don't issue interest certificates
- ❖ Don't perform Govt. Treasury related works
- ❖ Don't execute / authorise SIs / ECS
- ❖ Don't comply KYC formalities to deposit, loans, PPF, Senior Citizen, Demart, FCNB, NRO, NRE accounts etc.
- ❖ Don't issue and handle non-personalised welcome kits & passbooks
- ❖ Don't enter / authorise personalized cheque book or ATM card requisition
- ❖ Don't act as INB pin in-charge and deliver INB pins to customers
- ❖ Don't authorise RTGS/ NEFT transactions
- ❖ Don't do works related to Pension, PPF & Senior Citizen accounts
- ❖ Don't do TDS related works, sign certificates, accept form 15G/H and update in system
- ❖ Don't accept application for dematerialisation of shares
- ❖ Don't sign the front page of Passbook

- ❖ Don't retain passbook/ cheque/ cash, etc. over night
- ❖ Don't do BGL reconciliation related work

Senior Associate

Duties

In addition to the duties of Associates (CS&S), the Senior Associate will also perform the following duties:-

1. Senior Associate (Customer Support & Sales) will duly check and sign the system generated scrolls/ reports in respect of tasks/ transactions performed by him/ her such as cash receipt scrolls, cash payment scrolls, transfer received/paid scroll, exchange scroll etc.
2. To ensure timely preparation and checking of any returns/ statements entrusted for checking or forming part of the desk/ section/department, the responsibility for functioning whereof is entrusted to him.
3. Checking of day books/Computer outputs of all types of accounts and initiating the balances in all books and Voucher Verification Reports at Core Banking branches.
4. Checking of leave records, overtime register, Bonus register, establishment register, etc.
5. Checking of VVR.
6. Drafting of letter / notes, signing all types of intimations, advice of routine nature to constituents.
7. To check Registered and ordinary letters dispatch registers, verify the balance(s) with despatcher(s) at prescribed periodicity.
8. To check stationery and relative registers / ledgers.

9. Any other duties within the cadre as assigned from time to time as per Bank's requirement by the head of the Branch/Office.

- Don't Do's** ❖ Don't check drafts issued/advices, sign drafts / IOIs
- Don't Upload/ authorise specimen signatures in NBC under maker and checker concept.
 - Don't take custody of security forms/ cheque books
 - Don't pay petty cash bills or maintain petty cash register
 - Don't sign on discharge of bills of exchange, promissory notes and title of goods
 - Don't verify translation of vernacular signatures / endorsements
 - Don't check branch clearing books
 - Don't deliver ATM Card and pin
 - Don't be the INB maker for CINB
 - Don't create, authorise & amend account operation / personal information
 - Don't assist in follow-up of recovery of instalments in loan accounts, obtaining of revival letter, insurance policies, stock statements, PDCs and other documents related to loan accounts (Agri Associates can do the above works related to Agri loans only)
 - Don't involve in post sanction inspection procedure
 - Don't issue interest certificates
 - Don't perform Govt. Treasury related works
 - Don't execute / authorise SIs / ECS
 - Don't comply KYC formalities to deposit, loans, PPF, Senior Citizen, Demart, FCNB,

NRO, NRE accounts etc.

- Don't issue and handle non-personalised welcome kits & passbooks
- Don't enter / authorise personalized cheque book or ATM card
- Don't authorise BGL account transactions
- Don't act as INB pin in-charge and deliver INB pins to customers
- Don't authorise RTGS/ NEFT transactions
- Don't do works related to Pension, PPF & Senior Citizen accounts
- Don't do TDS related works, sign certificates, accept form 15G/H and update in system
- Don't accept application for dematerialisation of shares
- Don't sign the front page of Passbook
- Don't retain passbook/ cheque/ cash, etc. over night
- Don't do BGL reconciliation related work

Special Associate

Duties

In addition of the duties of Senior Associate (Customer Support & Sales), the Special Associate will also perform the following duties:-

1. To check drafts issued/advices, sign drafts as first signatory and the second signatures to be made by an officer whose signatures are circulated.
2. Uploading/authorization of specimen signatures in CBS under maker and checker concept.
3. To check and sign TDRs/STDRs up to his/her passing powers.
4. Keeping custody of security forms / cheque

books etc. entrusted for use on any day, delivering these as required to counters receiving them back from and handing over the unused security forms / cheque books to Accountant/ Branch Manager, duly accounted for after the day's work is over.

5. Holding the banks cash key and/or other valuables in safe custody jointly with an officer and being accountable for them and being responsible for the running of the cash department at non-currency chest branches, at the discretion of the Bank; To
6. Work as in charge of cash at non-currency chest branches (without user administration rights) and discharge the duties, functions and responsibilities of the Cash Officer as joint custodian.
7. Attending to all works connected with the processing and disbursement of loans sanctioned against the pledge of gold ornaments, including responsibility for purity, value, and correctness of weight of gold ornaments and all matters connected with the proper conduct and follow-up of the loans in question. A Special Associate (Customer Support & Sales) working as in-charge of cash will also hold joint custody with the Branch Manager/ Accountant of the ornaments so pledged.
8. Payment of Petty Cash bills sanctioned by manager and maintenance of Petty Cash register.
9. Special Associate (Customer Support & Sales) will exercise the signing powers to discharge bills of exchange, promissory

notes, and documents of title to goods which come to them in the discharge of functioning of the posts held for the time being.

10. Verification of translation of vernacular signatures/endorsements.
11. To check all Branch Clearing books, attend to queries from IOR Department/other branches/offices.
12. To ensure timely completion of day's transactions.
13. Updating / authorization of entire data in CBS from the account opening forms which includes Creation of CIFs, linkage of CIF(s), Creation of Nominee, Linkage of Nominee, Linkage of Introducer, Mode of operation, etc.
14. Replenishment/Evacuation of Cash in ATM/ CDM/ADWM jointly with ATM in-charge.
15. Initial interaction with customers explaining all deposits / advances and all schemes and cross selling of Bank's and its subsidiaries' products. Scrutiny of loan proposals as per checklist like filling of loan application, documents required etc. at Branches, RACPC, SMECC etc.
16. ATM Cards/Pins in-charge and delivery of ATM Cards/Pins to customers. Special Associate (Customer Support & Sales) will be in possession of ATM Pins and delivery of the same to the customers.
17. INB maker for CINB customers.
18. Creation / Authorization / account opening/ Customer creation/ amendments / operation of the account / personal information.
19. To check and sign covering schedules for

demand drafts purchased, short credits or bills for collection, etc., follow-up for acknowledgements/ payment advices, marking these off as prescribed and pass entries pertaining thereto.

20. Checking all vouchers, advice, statements, cheques, drafts etc., bills and books of accounts including current savings and other ledgers, cash, postal and revenue stamps, exchange, discount, brokerage calculations and initialling by way of authenticating them for accuracy/correctness.
21. To ensure correct application of rate of interest in all types of loans, overdrafts and cash credits accounts from various reports.
22. To assist field officer / authorized official in CPCs / branches in follow-up of recovery of instalments in loan accounts, obtaining revival letters, insurance policies, stock statements, PDCs and other documents in respect of loan accounts
23. Post-sanction inspection of P segment assets (vehicle/housing). To assist in follow up with approved Valuers / Lawyers for valuation reports / search reports.
24. Tracking of loan applications for early sanction/ fulfilment.
25. Issue of interest certificates to customers.
26. Execution / authorization of SIs/ ECS to the extent of their passing powers.
27. Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.
28. Attending to Government Treasury work.
29. Discharging/endorsing bills, cheques, etc.

30. Perform, when required in a computerized set up, system control functions, either jointly with an officer or independently, upon specific authorization in this regard.
31. Briefly explain, the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate personnel.
32. Reminder/ Notices are sent on time and follow up of the same.
33. To check with the reports and ensure that Standing instructions are executed.
34. Bills are accepted and due dates diarized/ advised and followed up.
35. Interest, commissions, and service charges are collected.
36. Proceeds of bills are received or remitted promptly.
37. Confirmation of balance of accounts of the customers and its follow up.
38. All securities relating to the department/ section of which the special associate is in charge are secured and/or kept in proper custody and properly handed to the authorized person at the close of the day.
39. Balances promptly taken, tallied and reported and followed up and also returns submitted.
40. Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorization.
41. Any other duties within the cadre as assigned from time to time as per Bank's requirement.

Don't Do's ❖ Don't comply KYC formalities to deposit, loans, PPF, Senior Citizen, Demart, FCNB,

NRO, NRE accounts etc.

- Don't issue and handle non-personalised welcome kits & passbooks
- Don't enter / authorise personalized cheque book or ATM card
- Don't authorise BGL account transactions
- Don't sign drafts / IOIs singly
- Don't act as INB pin in-charge and deliver INB pins to customers
- Don't authorise RTGS/ NEFT transactions
- Don't do works related to Pension, PPF & Senior Citizen accounts
- Don't do TDS related works, sign certificates, accept form 15G/H and update in system
- Don't accept application for dematerialisation of shares
- Don't sign the front page of Passbook
- Don't sign TDR/ STDR beyond passing limits
- Don't keep in custody the unused security forms overnight

Chief Associate

Duties

In Addition of the duties of Special Associate (CS&S), the Chief Associates (Customer Support & Sales) will work as cash in-charge and passing officers with user administration rights.

2. Completion of KYC formalities and all other formalities relating to all Deposit, Loans, Pension, PPF, Senior Citizen, Demat and FCNB, NRO, NRE accounts etc.
3. Authorization of the details of the account opening form in the system after duly

authorized by officer for opening of accounts in the account opening form.

4. Issuance and handling of non-personalized welcome kits and passbook delivery to the new customers. Entering / authorization of personalization of cheque and ATM card.
5. BGL accounts authorization of credits and debit vouchers to the extent of their passing powers in the system as per maker and checker concept.
6. Signing of drafts/IOIs etc. singly below Rs.50,000/- and jointly with an officer on or above Rs.50,000/-.
7. Working as cash in-charge and passing officer with user administration rights.
8. INB pin in-charge and delivery of INB pins to the customers.
9. Authorization of RTGS / NEFT transactions up to their powers with maker and checker concept.
10. Work related to Pensions, PPF and Senior Citizen accounts in CPPCs and branches.
11. Closure of all deposits / PPF / Senior Citizen / FCNB / NRO /NRE accounts and loan accounts in the system subject to manual authorization by the officer in the application form.
12. Authorization of permissible non-home debit transactions to the extent of their passing powers in deposits accounts and credit in all accounts including loan accounts.
13. Completion of TDS related formalities like signing of certificates, accepting requisite declaration forms for non-deduction of TDS

and updating this/her information in the system.

14. Accepting application for dematerialization of shares in accounts and forwarding to D.P. CPC and executing delivery instruction.
15. Signing front page of Pass Books.
16. Scanning/uploading of signatures by Chief Associates at LCPC
17. Issuance/closure of Vishwa Yatra card, Foreign Currency DD purchase, Issue and encashment of Foreign Travellers' Cheques, sending outward remittances etc.
18. Any other duties within the cadre as assigned from time to time as per Bank's requirement.

- Don't Do's**
- Don't sign IOI/Draft singly above Rs. 50000/-
 - Don't authorize account opening in system without authorization by officer for opening of accounts in the account opening forms.
 - Don't close deposit accounts/PPF/SR. CITIZEN/NRO/NRE/LOAN ACC in system without manual authorization by an officer in the application forms.

As an Employee in SBI Banking Services, one should not engage in the following activities

- Solicit, seek or accept any gift or valuables from constituents of banks or from anyone more than what is permissible under the rules.
- Make any shortcut attempt in the prescribed procedures, as it may give rise to suspicion and unpleasant consequences.
- Share anything on social media that can bring potential risk and can damage bank's reputation.

- Forget to report any irregularities or deviations to higher authorities.
- Share passwords or any confidential information of bank with others.
- Route the saving and funds of relatives and others through your accounts.
- Make any false bill or attempt to falsify any record or account.
- Cultivate extra friendship with banks contractors, borrowers, suppliers etc.
- Show favouritism or commit any irregularities in inviting tenders and awarding contracts.
- Indulge in any dishonest, improper act, even in private life, as it might bring discredit to one's service.

MISCELLANEOUS

- * Accounting entries to be entered by custodian1. Custodian1 is always a supervising staff.
- * Gold ornaments to be delivered by officer only
- * Gold loan retention limit and insurance to be properly adhered.
- * Key handing over/ taking over procedures to be followed strictly
- * Collateral amendments/ authorisation in single officer branches (except gold loans) without stock statement to be avoided
- * All the transaction in NBC could be done by capability 4 even vault change/ capability change
- * OTMS should not be attended by award staff
- * Pensions & deceased statements not to be provided by Award Staffs
- * Works/ duties not to be done in officers ADS ID, example OTMS, RLMS (sourcing loans)

Important Guidelines for Cash-in-Charge

GOLD LOAN

- Ensure loans are sanctioned by the concerned official. Award staff has no power to sanction gold loans.
- Ensure proper care in processing and disbursements.
- Ensure strict adherence to verify KYC.
- Adhere to the laid down procedure under Acid Test, Touch Stone while testing the purity of gold ornaments.
- Ensure to get the gold ornaments checked by a GOLD APPRAISER for its quality and value, in case of gold loans above Rs.50,000/-. A certificate of purity and mass of gold should be obtained and the service charges for the same should be debited from the borrower's account.
- Responsibility for the purity of the gold ornaments rest with Cash in charge. Ensure proper care.
- Gold Assaying Machines, wherever in use, are only a supplement and not a replacement for normal system of assessing gold ornaments.
- Calibration of weighing machine (scales) has to be carried out periodically (every year)
- At the time of taking over permanently, ensure proper checking of all the gold loans jointly with the joint custodians. Purity, weight, scale of finance, margin, loan outstanding, present value, details of NPA if any should be recorded and authorized. Letter to that effect should be sent to controller.
- Handing over and taking over certificate should be signed both by the relieving /relieved Cash-in-Charge duly authorized by the Branch Manager.
- Gold Loan Ledger should be maintained date wise with tag. This will facilitate obtaining of acknowledgement from the borrower at the time of delivery of ornaments.
- At the time of Gold Loan Closure, ensure that the loan a/c is closed in CBS before handing over the ornaments.
- Ensure separate closed cabin to process the gold loan

business. (Safety and security are to be ensured.)

1. Don't process the loan before it's sanctioned by the concerned official.
2. Don't renew the loan without proper closure of the existing gold loans and taking out the ornaments from the strong room safe.
3. Don't process the loan in other software other than LOS.
4. Don't process the loan before or after business hours.
5. Don't process the gold loan in open cabin.

AGRIGOLD LOAN

- Ensure the verification of scale of finance i.e. the evidence of land holding, Chitta Adangal, etc are authorized by the officials before processing.
- Ensure loans are sanctioned by the concerned official only.
- Ensure proper care in checking of purity of the ornaments and processing of loans.
- Loan balance file should be checked with the number of gold loan bags at regular intervals. In-out register to be maintained.
- Proof of farming activities is a must for Interest subvention accounts.
- Ensure proceeds of Agri gold loan transferred to the Borrower's SB/Current Account only.
- The Gold Loan borrowers can be informed of insurance facility. If the borrower so desires, insurance can be done with the written consent.
- Don't renew gold loans without actual repayment of cash. (Notional closure of gold loan without repayment of cash & sanctioning new gold loan for the same ornament is nothing but fictitious transaction and must be strictly avoided).
- Don't sign in the sanctioned / recommended column in

the documents. Sign only in the “Appraised” column. (Responsible for purity of Gold ornaments).

- Appraising the scale of finance is the duty of the FO/BM since it is the responsibility of FO/BM to verify the land and the end use of loan as it is meant for agriculture only.
- Loan appraisal is NOT the duty of the award staff.
- Don't debit the customer's account towards insurance without his/her mandate.

ATM / CDM / RECYCLER

- ATM cards returned undelivered should be kept in official's custody.
- Delivery of returned ATM cards should be done by the Official.
- Decrease in admin balance should be noted in Cash Replenishment register, duly approved by the Branch Manager and letter to be sent to controllers.
- Armed Guard & Messenger should invariably accompany for replenishment of cash into ATM.
- Change of password should be done every 3 months or whenever there is a change in joint custodian and it should be recorded in the branch documents. (BD)
- The practice of keeping Password written on a piece of paper and kept as BD should be withdrawn and fresh password should be kept in BD in sealed covers.
- Branch should ensure that the two parts of the ATM passwords are kept in separate custodies as well, as per extant instructions; Single custodian should not go to ATM for any purpose; Secrecy of password should be maintained always.
- All ATM operations should be carried out during office hours.
- In Evacuation, “No difference” should not be marked without physical verification of cash from CDM/ Recycler.

- Loading of ATM & off-loading from CDM must be done with Armed Guard escort if it is done outside the premises / compound of the branch.
- Change the password of the cash bin of the ATM / CDM after reporting duty from leave.
- Three components namely Physical cash, Admin Balance and ATM cash balance account should tally.
- Back up register to be maintained. Total amount of cash replenishment / evacuations to be entered and acknowledged by the branch head.
- Correction has to be marked in the backup register and to be authenticated by the Branch head.

Other guidelines for Cash-in-Charge

- Responsibility for the correctness of the branch cash balance.
- Distribution and collection of cash within the branch and remittances between the branch and its sub-offices, extension counters if any.
- Responsibility for the custody and safety of all cash from the point of withdrawal from the strong room until distribution and from the point of collection until deposit in the strong room and, jointly with the concerned supervising official while in the strong room.
- Responsibility for the protection of other items which represent money, and which may from time-to-time is entrusted to him/ her.
- Responsibility for the quantity and value of all notes and small coins as per revised cash department procedure under clean note policy.
- Responsibility for the proper conduct of work in the cash department/ counters with regard to cash for ensuring that adequate safety measures are taken in the handling of cash, etc. and that the instructions laid down by the Bank with regard thereto are duly observed.

- To acknowledge the receipt of cash without any limit and passing powers delegated to him/ her,
- Responsibility for administration of the cash department and supervision and control over the cash department staff and their work.
- To hold joint custody of security forms.
- At the end of the day he/she should check whether physical cash balance tallies with BGL Balance (98903 and 98912)
- If any of counterfeit notes of 5 and above in a single transaction is found FIR has to be lodged with the Police.
- Intraday cash verification has to be carried out twice a week at **irregular** intervals.
- Required number of cash boxes together with padlocks has to be procured and proper record of original and duplicate keys to be maintained for proper movement of cash in locked boxes.
- Branch Cash balance should not exceed the retention limit. If it exceeds inform Branch Manager and should be reported to the controllers.
- Ensure that the security arrangements at the branch are always in working condition.
- Don't do Cash withdrawal from /depositing into the Vault without the presence of other joint custodian.
- Don't deposit the cash into the vault, without recounting the sections of Rs.500/- and above. If cash in charge happens to be Maker of the section of Rs.500 and above, ensure recounting has been done by concerned official.
- Do not hold / accept the Cash Officer's keys in currency chest branches.
- Don't mark all the days as working days in the 'Calender'; it has to be marked as per the working days/holidays of the Bank.

- Don't handle Branch Documents (BD) register. It should be maintained by the officials only.
- Don't do Replenishment of Cash in ATM without another ATM in charge (Joint Custodian)

Important Register to be maintained by Cash-in-Charge

- Vault Register
- Branch Cash Balance Book
- Intra Day Cash Verification Register
- Cash found excess/short register
- Remittance received/sent register
- Forged notes detection/impounding register
- Cash box delivery/receipt register
- Keys register
- Gold Loan Ledger
- Gold Loan Sanction Register

LOCKERS

- Maintain Locker Access Register properly.
- Acknowledgement of receipt of key to be obtained from the customer in the key register duly approved by the concerned official.
- Strictly allow only account holder(s) to operate the locker. Do not permit any other person/family member.
- Verify the signature of the account holder before allowing them to operate the locker.
- Mark every operation in the system (CBS) before allowing the customer to operate.
- Verify after every visit by the customer that locker is properly locked and no valuables are left in the room by the holder.
- Vacant locker keys are to be kept in the locker meant for office use and the same should be kept in a sealed cover by the Joint Custodians.

- Don't keep the master key overnight, instead it should be returned, duly acknowledged by the concerned official.
- Don't remain inside the locker room when the customer operates the locker.

GENERAL GUIDELINES

A. NON-HOME TRANSACTIONS

- Extra diligence and the prescribed procedure should be observed without fail while posting / passing the cheques in case of non-home transactions.
- Staff should take more than ordinary care for transactions, where both (debit and credit) legs are non-home branch. In case of doubt it should invariably be put through in Cheque Referred and Returned Register and to be authorized before posting.
- Before paying any high value amount of **5 lakhs** and above non-home cheque, the paying branch/CPC must invariably make a reference to the drawer to verify the authenticity of the instrument.
- Cash payment against CAG/MCG/CMP cheques should not be made.

B. PASS BOOK PRINTING

- Before updating entries in the passbook ensure front page of the pass book is authorized and photograph of the account holder is affixed and attested by the authorized official of the Bank.
- When continuation passbook is issued, necessary stampings shall be done in previous passbook stating the date of issue of continuation passbook.
- Each new passbook/duplicate passbook shall be entered in pass book issued register against acknowledgement of the depositor.
- Only after manual approval from the authorized official, duplicate passbook to be issued.
- Ensure KYC compliance at the time of issue of duplicate passbook.
- Bar code mapping should be carried out only after verifying the genuineness of the passbook.

C. RTGS/NEFT - DD/BC

- Ensure that request for RTGS transfer is made only through cheque and not through debit vouchers.
- Ensure that RTGS credit challan is also signed by the drawer of the Cheque.
- Verify the signature of the drawer in CBS.
- Security forms should be received only through VPIS.
- Don't revalidate the Inter Office Instruments which has now been dispensed with. Instead IOIs should be cancelled and reissued.
- Don't affix hologram on inter office instruments, since the practice has been discontinued.
- Don't keep the security forms (DD/BC/ Cheques/ Bank Guarantee/ Letter of Credit etc.) in your custody overnight. It should be returned to the concerned official at the end of the day.

D. CHEQUE TRUNCATION SYSTEM (CTS)

- Tele-calling and getting confirmation from the drawer for suspicious cheques and all non-home cheques of **Rs.5.00 lakhs** and above/or as per the lower threshold limit fixed by the Bank depending upon the intensity of suspicious nature, to be done meticulously.
- Ensure all the technical verification like words and figures, specimen signature, account mandate, mode of operation, date etc. before passing the cheques.
- Due care to be given to the MICR repair flag. Digit '1' denotes material alteration and fifth digit '5' denotes new account.
- Ensure to carry out "Maker duty" by lodging the clearing instruments and only an authorized Supervising official has to perform the "Checker duty".
- Drop box key should be with the Official.
- Designated official is responsible for the daily clearance of Drop Box.
- Details of the instruments received through drop

box are to be recorded in a separate register by the concerned official before handing over to SWO against his/her acknowledgement.

- Clearing instruments/CDC reports/lists to be properly checked and filed date-wise. Details of the cheques returned shall be marked off in CDC reports.
- Ensure returned cheques are returned to the beneficiary by identifying them by their pass book or dispatched to the beneficiary's address.
- Don't lodge instruments with material alteration other than 'date', which should be countersigned by the drawer.
- Don't perform checker job using official's ID.

E. ACCOUNT OPENING/KYC/EKYC/YONO

- Ensure before entering into the system, whether all the material documents of KYC have been verified and authorized by the concerned official.
- Don't feed imaginary data in the NBC merely to fill in mandatory requirements and audit compliance.
- Don't feed imaginary value in threshold limit in NBC.
- Don't enter KYC details in the system without proper verification and authorization of records by an official.
- Don't update the "**KYC updated date / risk category updated date**" in the system without material evidence.
- Don't make entry in the system without physical verification of OVD (Officially valid documents) by the concerned official.
- Do not adopt shortcut methods while recording name and address of the customers in the CBS.
- Ensure proper uploading of cKYC to LCPC.
- Take extra precaution before changing the mobile number and updating PAN of a customer in the system. Always ensure authentication by the official physically on the request letter/ application form.

F. INTERNET BANKING - PERSONAL –CORPORATE

- Maintain INB KIT issue register.
- Ensure account holder's signature in the register for their acknowledgement for receiving the KIT.
- The **CLERICAL** staff should function as maker only. The SWO as maker should **NEVER** use the ID / Password of other staff. He should **NEVER** use the **CHECKER ID / Password**, even though it is shared and directed by the checker.
- Avoid issuing INB KIT to third party, as self registration process is available through internet.
- Use your own ID for branch INB interface. Don't use the Officials' ID and password. Be confined to Maker.
- Exercise extra care while registering for CINB and delivering the KIT.
- Ensure manual authentication (signature of the official) of the concerned Official before proceeding to issue kit.
- In case of partnership firm, obtain request from the operating partner/s signature in the firm's letter head with rubber stamp and also the details of operation etc.
- Obtain copy of latest resolution passed by the Board regarding details of authorized signatory / signatories in case of Private / Public Ltd companies.
- Ensure to deliver the KIT to the identified person after scrutinizing his KYC and maintain a separate register with the manual authorization of the concerned Official.
- Ensure request for reissue of KIT should be authorized by the concerned official before issue.
- Don't use password of other staff in the INB interface.
- Don't issue REPIN (forgot password) without authorization from the concerned Official.

G. GOVERNMENT BUSINESS

- Maker should strictly adhere to basic banking principles with reference to Govt. transactions also.

- Reversal in Govt. transactions to be carried out after obtaining due sanction from the Branch Head.
- Maintain a separate register for recording the reasons for reversal which has to be authenticated by the authorized official.
- Ensure proper care about the genuineness of the transaction before feeding the data.
- Ensure proper care while updating the particulars like PAN/TAN/AY, etc. according to the type of payment.
- Don't reverse transactions without getting confirmation from FPLB, Chennai especially for CBEC/CBDT transactions.
- Don't delay dispatch of GAD 5.

H.VVR CHECKING

- Meaningful checking is a must. (Scrutiny of the genuineness of the voucher, checking of the account number /name and amount, nature of the transaction, date, words and figures matching etc. to be verified.)
- Discrepancies in the voucher should be brought to the notice of the concerned officials/employees immediately and invariably marked in the remarks column and entered in the error book.
- Check the VVR with due diligence and record the discrepancies in "CHECKED WITH REMARKS" in OVRR module.
- In case of voucher missing, enter the details in the MISSING VOUCHER REGISTER for follow up action.
- It is suggested to get the Queue passed with the capability of 9 to prevent system teller voucher incase of VVR checking.
- Missing voucher register has to be maintained and entries acknowledged by the concerned Teller also.
- Ensure authorization of each entry by the concerned official in the missing voucher register.

- Duplicate voucher must be manually authorized by the official.
- Don't check the BGL vouchers, it should be checked by the supervising staff.
- Don't do the checking without seeing the related vouchers.
- Ensure VVR checking according to your designation.

I. E-MAILS

- At some branches the work relating to opening of e-mail is entrusted to Assistants using common password. Such duty is not envisaged in the list of duties of award staff.
- Common password allotted to the branch, should not be used by the award staff. Any work should be carried out only after the print out is taken by the authorized official.
- Separate register has to be maintained to record all the incoming and outgoing mails, duly authorized by the officials.
- Instructions given by the customers through E-mail should not be acted upon in sensitive matters.
- Common password allotted to the branch, like email etc, should only be used by the supervising officials.
- The branches should not carry out any financial transactions based on request by both the resident and NRI Customers through e-Mail, even if the request is through a letter scanned as an attachment.

J. MARKETING

- Learning and updating of the products.
- Strictly adhere to time norms
- Don't do documentation.

PASSWORD SECRECY

Maintain separate password for Core Banking System and unique ADS ID to prevent possible misuse and are advised

not to work with the common or supervising official's Password under any circumstances.

IMPORTANT REGISTERS TO BE MAINTAINED AT THE BRANCH

- i) Cheque Referred & Returned Register
- ii) Missing Voucher register
- iii) Hardware/Software Error Register
- iv) Passbook issued register
- v) Passbook retained overnight register
- vi) HRMS/Establishment Register
- vii) Over Time Register



A SYNOPSIS ON DISCIPLINARY PROCEEDING IN OUR BANK

Almost every organization whether Corporate or not, its optimal goal is to maximize business/profit, to retain goodwill & trust and to be in the path of continuous sustainable development. To achieve these objectives, organization desires its employees to perform their best and to discharge their duties within the discipline of service conditions and code of conduct which are well codified in the set of rules. But, when an employee acts beyond the scope of service conditions & code of conducts, violates workplace standards and causes damage/loss to Bank (financial or reputational), then in order to maintain the discipline and accountability by ensuring compliance with codified rules the Bank starts a process in a formal & structured way by investigating allegations of misconduct to reach out facts and to enforce action thereof. This whole process is called as **Disciplinary Proceeding**.

Disciplinary proceeding is essential for the organization to maintain its professionalism, order and accountability. Disciplinary proceeding is quasi-judicial in nature which comprised of a preliminary investigation, hearing session, submission of written statement of defence and award thereof. In this connection our supreme constitution has some provisions that ***“Everyone is innocent until proven guilty”*** and also ***“Culprits may be let free but no innocent should be punished”***. So, in connivance with the constitutional provisions our employees have every right to be informed, heard and given fair & equal chance when facing disciplinary proceeding as per principles of **“Natural justice of Law”**. Which is now practiced in Bank with true letter & spirit only because of continuous struggle by our Federation and Association.

Our Bank has formulated a rule of conduct, any infringement of which will amount to misconduct. It is incorporated in the Bank's book of instructions which is being amended time to time during our Bipartite Settlement and as when required in consultation with our Federation. An award staff has to abide by these rules. Categorically misconducts are of two types as per their intensity, gravity and impact - GROSS misconducts & MINOR misconducts. These categories have been incorporated in the Shastry Award in para 521 which was subsequently amended & replaced by the settlement on 10th April 2002, wherein para 5 & 6 states about the list of gross misconducts and proposes penal actions there of respectively. Whereas para 7 states about minor misconducts. Depending upon the findings in domestic inquiry, disciplinary actions are proposed by the authority. Disciplinary action proposed is not only meant for punitive action but also a tool of corrective measure which is helpful to guide employees towards improved workplace behavior, conduct and performance.

Major (Gross) Misconduct (Clause – 5) :

By the expression “gross misconduct” shall be meant any of the following acts and omission on the part of an employee :

- a) Engaging in any trade or business outside the scope of his duties except with the written permission of the bank;
- b) Unauthorised disclosure of information regarding the affairs of the bank or any of its customers or any other person connected with the business of the bank which is confidential or the disclosure of which is likely to be prejudicial to the interest of the Bank;
- c) Drunkenness or riotous or disorderly or indecent behavior on the premises of the Bank;
- d) Willful damage or attempt to cause damage to the

- property of the bank or any of its customers;
- e) Wilful insubordination or disobedience of any lawful and reasonable order of the management or of a superior;
 - f) Habitual doing of any act which amounts to “minor misconduct” as defined below :-
Habitual meaning a course of action taken or persisted in, notwithstanding that at least on three previous occasions censure or warnings have been administered or an adverse remark has been entered against him;
 - g) Wilful slowing down in performance of work;
 - h) Gambling or betting in the premises of the bank
 - i) Speculation in stocks, shares, securities or any commodity whether on his account or that of any other persons
 - j) Gross negligence or negligence involving or likely to involve the Bank in serious loss.
 - k) Giving or taking a bribe or illegal gratification from a customer or an employee or the bank;
 - l) Abetment or instigation of any of the acts or omission above mentioned.
 - m) Knowingly making a false statement in any document pertaining to or in connection with the employment in the bank;
 - n) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank and where the employee is caught in the act of resorting to such unfair practice and a report to that effect has been received by the bank from the concerned authority;
 - o) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian institute of Bankers or by or on behalf of the bank

in cases not covered by the above Sub Clause (n) and where a report to that effect has been received by the bank from the concerned authority and the employee does not accept the charge;

- p) Remaining unauthorisedly absent without intimation continuously for a period exceeding 30 days;
- q) Misbehaviour towards customers arising out of bank's business;
- r) Contesting election for parliament/ legislative assembly/ legislative council/ local bodies/ municipal corporation/ panchayat, without explicit written permission of the bank.
- s) Conviction by a criminal court of Law for an offence involving moral turpitude.
- t) Indulging in any act of "sexual harassment" of any woman at her workplace

Note : Sexual harassment shall include such unwelcoming sexually determined behavior (whether directly or otherwise) as

- (a) Physical contact and advances;
 - (b) Demand or request for sexual favours;
 - (c) Sexually coloured remarks;
 - (d) Showing pornography; or
 - (e) Any other unwelcoming physical verbal or non-verbal conduct of a sexual nature
- u) (for State Bank of India) the giving or taking or abetting the giving or taking of dowry or demanding directly or indirectly from the parents or guardians of a bride or bridegroom as the case may be. (As per Dowry Prohibition Act, 1961)

Minor Misconduct (Clause – 7) :

By the expression "minor misconduct" shall be meant any of the following acts and omission on the part of an employee :

- a) Absence without leave or overstaying sanctioned

- leave without sufficient grounds;
- b) Unpunctual or irregular attendance;
 - c) Neglect of work, negligence in performing duties;
 - d) Breach of any rule of business of the bank or instruction for the running of any department;
 - e) Committing nuisance on the premises of the bank;
 - f) Entering or leaving the premises of the bank except by entrance provided for the purpose;
 - g) Attempt to collect or collecting money within the premises of the bank without the previous permission of the management or except as allowed by any rule or law for the time being in force;
 - h) Holding or attempting to hold or attending any meeting on the premises of the bank without the previous permission the management or except in accordance with the provisions of any rule or law for the time being in force;
 - i) Canvassing for union membership or collection of union dues or subscriptions within the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force;
 - j) Failing to show proper consideration, courtesy or attention towards officers, customers or other employees of the bank, unseemly or unsatisfactory behavior while on duty;
 - k) Marked disregard of ordinary requirements of decency and cleanliness in person or dress;
 - l) Incurring debts to an extent considered by the management as excessive;
 - m) Resorting to unfair practice of any nature whatsoever any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by sub-clause (n) under

“Gross Misconduct” and where a report to that effect has been received by the bank from the concerned authority and the employee accepts the charge;

- n) Refusal to attend training programmes without assigning sufficient and valid reasons:
- o) Not wearing, while on duty, identity card issued by the Bank;
- p) Not wearing, while on duty, the uniforms supplied by the bank, in clean condition.
- q) Doing any act prejudicial to the interest of the bank

Disciplinary award may range from simple warning/censure, adverse remark for minor misconducts to stoppage of increments, withdrawn of Special Pay even discharge/ compulsory retirement/ removal/ dismissal from service for gross misconducts.

These days, disciplinary proceedings are in rise because of ignorance about the rules, carelessness and sometimes greed. It is observed from present scenario that there are some common misconducts/lapses being committed by our members which are major reason for attributing disciplinary proceedings. So, to avoid these condition our members are advised to adhere to the following measures –

1. Never ever indulge in argument with customer, even if customer misbehaves refer to immediate authority and maintain professional courtesy with customer.
2. Don't get involved in fraudulent activities both actively or passively which may cause loss to Bank or its customers.
3. Behave properly with office colleagues and bank staffs and maintain workplace decorum.
4. Be diligent to your duties entrusted and obey all legitimate office orders issued.
5. Don't take or pay bribe to bank employee or customer and don't engage in trade or business

outside the scope of service in bank.

6. Don't make false statement in any document pertaining to employment in bank and never claim any benefit provided by bank illegally/falsely.
7. While dealing with loan related works, especially gold loan stick to the rules & instructions issued by bank. Be cautious about quality/purity, testing, appraisal, etc and refrain from dummy account creation & transactions.
8. Don't fall prey to pressure or soft approach techniques by colleagues and supervisors. Always do your work with utmost devotion within the laid down rules & regulations of bank.
9. Never ever share your passwords or OTP for getting the work done in your absence.
10. Don't indulge in any kind of harassment against women at work place.
11. Always try to be updated with latest circulars, rules, SOPs relevant to your job & responsibilities.

Apart from these precautions, some important things to be remembered, that-

- Don't try to submit any explanation in written, be it a memo, questionnaires' or charge sheet on your own. Please refer to the Association for better & proper resolution of the same.
- If there is any issue which may amount to disciplinary measures, immediately consult with the nearest available Association office bearer.

After consistent efforts of the AISBISF and our SBISA, a concrete and full proof set of procedure for disciplinary proceeding has been secured in our bank. Our Association is also very much vigilant about misuse & abuse of these rules and provisions. So, do your job dedicatedly & righteously without any pressure and fear

because our Association always assures its members for being protected from undue harassment, victimization and duress in the hands of the management under the guise of Disciplinary proceeding.

