

**DUTIES & RESPONSIBILITIES ASSIGNED TO VARIOUS CATEGORIES OF
CLERICAL STAFF**

CIRCULAR LETTER NO. : CirDO/P&HRD/21/2015-16

a. Junior Associates (Customer Support & Sales)

- i. Exercising Passing Powers of Rs.15000/- (cash)/Rs.20000/- (Transfers)
- ii. Acknowledgement of inward mail received.
- iii. Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counter-foil.
- iv. Issue of cheque books.
- v. Issue of cash receipts.
- vi. Issue of ESI stamps wherever applicable or may become applicable.
- vii. Recounting of currency notes by cash department staff.
- viii. Ensuring the proper contents in covers and envelopes including registered ones before dispatch.
- ix. Marketing of liability/loans products and products of subsidiaries like SBI Credit card, Mutual Fund, SBI Life etc., sourcing of proposals.
- x. Opening and closing of loan accounts as maker in CBS subject to authorization by the officer in the application form.
- xi. Opening if SDV/SDV-SC/Collateral accounts (pertaining to the details of primary creation of primary/collateral security).
- xii. Pick up cheques/bills from customer's place.
- xiii. Delivery of drafts/Inter Office instruments at customer's place.
- xiv. Accepting cash from individual/non-individual customers under doorstep banking.
- xv. Noting of SIs/ECS.
- xvi. Scanning/uploading of signatures.
- xvii. Input of BGL transactions in the CBS.
- xviii. Cash delivery to customers under doorstep banking.
- xix. Any other duties within the cadre as assigned from time to time as per Bank's requirement.

b. Associates (Customer Support & Sales)

- i. All the above duties of Junior Associates (CS&S) and duties of the substantive cadre.
- ii. Exercising passing powers of Rs.35000/- (cash) & Rs.70,000/- (Transfer).
- iii. Checking of VVRs.
- iv. Open, upload and update deposit accounts in CBS provided such account opening is duly authorized.
- v. Any other duties within the cadre as assigned from time to time as per Bank's requirement.

c. Senior Associates (Customer Support & Sales)

- i. All the above duties assigned to Junior Associates/Associates (Customer Support & Sales) and the duties of substantive cadre.
- ii. Exercising passing powers of Rs.50000/- (cash) /Rs.100000/- (Transfers).
- iii. Open new accounts after necessary authorization by the authorized official.
- iv. Noting of Stop Payment Instructions.
- v. Checking and signing of system generated scrolls/reports.

- vi. Accepting/delivering cash from/to individual/non-individual customers and issuing receipts under doorstep banking to the extent of their powers.
- vii. Checking of leave records. Overtime register, Bonus Register, Establishment register etc.
- viii. Drafting of letter/notes, signing of all types of intimations, advices of routine nature to constituents.
- ix. Ensuring 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/her.
- x. Ensuring correct application of interest rates on Government and other securities, discount and rebate on usance bills, interest on Central Office account, interest on savings bank accounts, term deposits and other interest bearing deposit accounts from various reports like deposit balance/loan balance files etc.
- xi. To check registered and ordinary letters despatche registers, verify the balance(s) with despatcher(s) at prescribed periodicity.
- xii. To check stationary and relative registers/ledgers.
- xiii. Any other duties within the cadre as assigned from time to time as per Bank's requirement.

d. Special Associates (Customer Support & Sales)

- i. All the above duties assigned to Junior Associates/Associates/Senior Associates (Customer Support & Sales) and the duties of substantive cadre.
- ii. Exercising passing powers equivalent to JMGS-I (now enabled in CBS as Rs.1,00,000/- (Cash) & Rs.4,00,000/- (Transfer).
- iii. To function as Case manager in Single Window branches.
- iv. To check & sign TDR/STDRs upto his/her passing powers.
- v. To check drafts issued/advices, sign f=drafts in OT & TT series as first signatory and the second signatures to be made by an officer whose signatures are circulated. The later officer relying on the first signature only.
- vi. 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 used security forms/cheque books to Authorised Officer, duly accounted for after the day's work is over.
- vii. To work as in-charge of cash at non-currency chest branches and discharge the duties, functions and responsibilities of the cash Officer as joint custodian which will, inter-alia, cover :
 - a. Responsibility for the correctness of the branch cash balance.
 - b. Distribution and collection of cash within the branch and remittances between the branch and its sub-offices, extension counters, if any.
 - c. 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.
 - d. Responsibility of remittance of treasure etc.
 - e. Responsibility for the protection of other items which represent money and which may from time to time is entrusted to him/her.
 - f. Responsibility for the quantity and value of all notes and small coins as per revised cash department procedure under clean note policy.

- g. Responsibility for the proper conduct of work in the cash department/ single window counters in regard to cash for ensuring that adequate safety measures are taken in handling of cash etc. and that the instructions laid down by the Bank with regard thereto are duly observed.
 - h. To acknowledge receipt of cash without any limit and passing powers delegated to him/her.
 - i. Responsibility for administration of the cash department and supervision and control over the cash department staff and their work.
 - j. To hold joint custody of security forms.
- viii. Attending to all work connected with the processing and disbursement of loans sanctioned against the pledge of gold ornaments, including responsibility of 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 working as in-charge of cash will also hold joint custody with the Branch manager/ accountant of the ornaments so pledged.
- ix. Processing of business proposals and compilation of opinion reports on borrowers/guarantors.
 - x. Payment of petty cash bills sanctioned by manager and maintenance of petty cash register.
 - xi. Discharge Bills of Exchange, Promisory Notes and documents of title to goods which come to him/her in the discharge of functioning of posts held for the time being.
 - xii. Verification of translation of vernacular signatures/endorsements.
 - xiii. To check and sign covering schedules for demand draft purchased, SCs and Bills for Collections etc. Follow up for acknowledgements/payment advices, marking these off as prescribed and pass entries pertaining thereto.
 - xiv. To work as In-Charge of ATM cash, hold custody of ATM cards and ATM PINs, replenishment of cash in ATMs. Delivery of ATM PINs to customers.
 - xv. To work as In-Charge of Safe Custody Lockers, Recovery of locker rent.
 - xvi. To perform the role of INB maker.
 - xvii. Sanction of loans against Bank's Fixed Deposits payable at the same branch upto an amount of Rs.1,00,000/- (This power has not yet been finally delegated).
 - xviii. Updation/authorization of entire data in CBS from the account opening forms which includes creation/ authorization of CIFs, linkages of CIFs, Creation of Nominee, Linkage of Nominee, Linkage of Introducer, Mode of operations etc. Authorization of specimen signatures.
 - xix. As regards the branches having only Branch manager as a single permanent officer preferably Special Associates may be entrusted the job of Users Administration activity.
 - xx. Scrutiny of loan proposals as per check list like filling of loan applications, documents required etc.
 - xxi. To assist Field Officer/authorized officials in CPCs/branches in follow up of recovery of installments in loan accounts, obtaining revival letters, insurance policies, stock statements, PDCs and other documents in respect of loan accounts.
 - xxii. Post sanction inspection of P-Segment assets. To assist in follow up with approved valuers/lawyers for valuation reports/search reports.
 - xxiii. Tracking of loan applications for early sanction/fulfilment.
 - xxiv. Work relating to PPF, Pension and Senior Citizen Accounts.
 - xxv. Any other duties within the cadre as assigned from time to time as per Bank's requirement.

e. Chief Associates (Customer Support & Sales)

- i. All the above duties assigned to Junior Associates/Associates/Senior/ Special Associates (Customer Support & Sales) and the duties of substantive cadre.
- ii. Exercising passing powers of equivalent to JMGS-I. Presently Rs.2,00,000/- (Cash) and Rs.5,00,000/- (Transfers).
- iii. Opening of all type of accounts viz. Deposit, Loans, Pension, PPF, Senior Citizen, Demat and FCNB, NRO, NRE accounts etc. Senior Special Assistant will be responsible for completion of KYC formalities, authorization of the details of the account in the system.
- iv. Issuance and handling of Non-personalised welcome kits and passbook delivery to the new customers. Entering/authorization of personalisation of cheque and ATM Card.
- v. BGL accounts authorization of credits and debit vouchers to the extent of their passing powers in the system as per maker and checker concept.
- vi. Signing of drafts/IOIs etc. singly below Rs.50,000/- and jointly with an officer on or above Rs.50,000/- . The feasibility of circulation of signatures will be examined. Till such time counter signature will be made by the permanent officials.
- vii. Working as cash in-charge and passing officer with user administration rights.
- viii. Authorization and 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.
- ix. Authorization of non-home debit transactions to the extent of their passing powers in deposits accounts and credit in all accounts including loan accounts.
- x. Completion of TDS related formalities like signing of certificates, accepting requisite declaration forms for non-deduction of TDS and updating this information in the system.
- xi. Accepting application for dematerialization of shares in accounts and forwarding to D.P. CPC and executing delivery instruction.
- xii. Signing front page of Pass Books.
- xiii. Issuance/closure of Vishwa Yatra card, Foreign Currency DD purchase, Issue and encashment of Foreign Travellers' Cheques, sending outward remittances etc.
- xiv. Any other duties with in the cadre as assigned from time to time as per Bank's requirement.

Monetary Benefits to be extended to Clerical & Subordinate Staff for Additional duties to be performed

| POSITIONS | Eligibility years | Spl. Pay | Conv/Cert | News Paper | Ent | Spl All | Brief Case |
|---|--------------------------|-----------------|------------------|-------------------|------------|----------------|-------------------|
| Jr Asso/R.K. | | 330 | 20lt/625 | 360 | 360 | | |
| Pharmacist/Nurse/ Co. Rm.Optr/ Jr. Agl. Asso. | | 820 | 20lt/625 | 360 | 360 | | |
| Sr. R.k-cum-Cashier | 10 | 820 | 25lt/700 | 360 | 420 | | |
| Spl R.K | 20 | 1310 | 35lt/850 | 360 | 540 | | |
| Steno/Dts.Man/IA | | 1310 | 20lt/625 | 360 | 360 | | |
| Sr.Elect./Sr.Armr./Sr. Pharm/Sr. Co. Rm. Opr | 10 | 1310 | 20lt/625 | 360 | 420 | | |
| Asso./Agr.Asso. | 01 | 1640 | 25lt/700 | 360 | 360 | | |
| Sr. Steno/Sr. Dfts. Man | 10 | 1740 | 20lt/625 | 360 | 420 | | |
| Sr. Asso./Sr.Agr. Asso/ Hd. Asst(Act) | 8 | 2410 | 20lt/625 | 360 | 420 | | |
| Head Pharma | 20 | 2260 | 25lt/700 | 360 | 540 | | |
| Hd Dfts.man | 20 | | | | | | |
| Hd.Elec(sup) | 20 | | | | | | |
| Spl. Steno | 20 | 2850 | 35lt/850 | 360 | 540 | | |
| Sp Asso/Sp Ag Asso | 16 | 3970 | 35lt/850 | 360 | 540 | | 1500 3 yr |
| Spl. Associate (Locker)/ATM | 16 | 3970 | 35lt/850 | 360 | 540 | | 1500 3 yr |
| Chief Associate | 24 | 3970 | 43lt/900 | 360 | 600 | 5720 | 1500 3 yr |
| Chief Asso (Cash) | 24 | 3970 | 43lt/900 | 425 | 1140 | 5720 | 1500 3 yr |
| Messenger | | | 13lt/350 | 280 | | | |
| Cook | | | 13lt/350 | 280 | | | |
| Watch Man | | | 13lt/350 | 280 | | | |
| Senior cook | | | 13lt/350 | 280 | | | |
| Armed Guard | | | 13lt/350 | 280 | | | |
| Driver | | | 13lt/350 | 280 | | | |
| Electrician | | | 13lt/350 | 280 | | | |
| Hd. Messenger /HW/HGA/HSWP/Hd. Cook/ Hd. Mali | 15 | | 15lt/425 | 280 | | | |
| Senior Driver | 15 | | 15lt/425 | 280 | | | |
| Hd. Armed Guard | 15 | | 15lt/425 | 280 | | | |
| Sr. Elect. | 15 | | 15lt/425 | 280 | | | |

| POSITIONS | Eligibility years | Spl. Pay | Conv/Cert | News Paper | Ent | Spl All | Brief Case |
|---|--------------------------|-----------------|------------------|-------------------|------------|----------------|-------------------|
| Sr Hd. Messenger/ SHW/SHGA/SHSWP/SHd. Cook/ Sr. Hd. Mali | 23 | | 17lt/500 | 280 | | | |
| Sr. Hd. Armed Guard | 23 | | 17lt/500 | 280 | | | |
| Senior Head Driver | 23 | | 17lt/500 | 280 | | | |
| Sr. Head Elect. | 23 | | 17lt/500 | 280 | | | |
| Member of Marketing & Sales team | | | | 425 | 420 | | 1500 3 yr |
| <p>1) The reimbursement of petrol expenses will be made to those who are maintaining the vehicle at the work place. In absence of vehicle, lump sum payment will be made on certificate basis.</p> <p>2) The option for claiming reimbursement will be available after purchase of vehicle.</p> <p>3) Higher entertainment i.e. Rs.1140/- p.m. will be paid to the Chief Associate working as cash-in-charge and once a Chief Associate is not holding the charge of cash, reimbursement of entertainment will be limited to Rs.600/- p.m.</p> <p>4) Special Allowance of Rs.5720/- payable to Chief Associate will not be reckoned for superannuation benefits, DA, HRA, CCA and also fitment on promotion to JMGS-I cadre as the allowance is being paid in lieu of increase in working hours.</p> <p>5) Senior Associate and Junior Associate, who are posted as members of marketing and outbound sales force will continue to be reimbursed entertainment expenses @Rs.420/-p.m.</p> <p>6) Junior Associate, Associate, Senior Associate, Spl. Associate, Chief Associate who are posted as members of marketing & outbound sales Team will be reimbursed cost of Brief Case of Rs.1500/- once in three years.</p> | | | | | | | |