

## Part A

**I. Duties of Customer Service Associate (CSA) (other than SBI):  
(w.e.f. 1<sup>st</sup> April, 2024)**

- Attending to customers across the counters for all routine clerical work other than supervisory work except specifically provided herein.
- 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.
- Receiving and acknowledging inward thapals / letters / courier / speed post etc.
- Ensuring proper contents in the covers and envelopes including thapals, Registered Post / Courier / Speed Post etc., before despatch of the same.
- Data entry in system of details of Account opening forms including Aadhar based documents after the documents are approved and verified by a supervisory staff.
- Updating and uploading in the system, KYC documents which are verified and approved by a supervisory staff.
- Following up and guiding the customers for completing the KYC, e-KYC / Re-KYC / c-KYC
- Generation of CIBIL Reports.
- Generation of Statements of accounts in hard copy / soft copy and sending by post / mail / hand delivery as the case may be, at the request of the customers / a supervisory staff.
- Printing of Passbook including printing of Barcode / Branch, Customer details page, Transactions at the request of the customers / a supervisory staff, whenever required.



- Preparation and/or generation of Certificate of Balance from the system at the request of the customer for authentication/approval by a supervisory staff.
- Registering Standing Instructions of customers in the system for authentication by a supervisory staff.
- Registering Stop Payment Instructions of the customers in the system for authentication by a supervisory staff.
- Registering/entering (PPS) Positive Pay System letters in the system as are received from the account holders for further approval by a supervisory staff.
- Delivery of cheque books to customers after entering the details in the prescribed register and obtaining the acknowledgement from the customer, subject to approval by a supervisory staff.
- Delivery of Debit Card to customers after entering the details in the prescribed register and obtaining the acknowledgement from the customer, subject to approval by a supervisory staff.
- Recounting of cash in cash department/currency chest.
- Scanning and capturing of specimen signatures of account holders for authentication by a supervisory staff.
- Assisting an officer in Loan Recovery Department by writing letters to borrowers on overdue instalments, overdue notices, default advices, contacting borrowers for reminder, etc. either by sending mail or by contacting through phone.
- Generating or preparing intimation letters to the customers about due date of maturity of Deposits and seeking renewal of Deposits.
- Entry of Locker operations either in the manual register or in the system and assisting a supervisory staff for operation of Locker by the customers. (other than key holding)
- Generating or preparing intimation letters to customers for payment of Locker Renewal Fee.

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- Follow-up with customer for recovery of locker fee overdues, by mail or on phone and sending letter in the prescribed format, in this regard.
- Feeding/uploading details of credit proposals, loan applications/ documents after authentication by a supervisory staff.
- Working in "May I Help You" counters.
- Working in Audit Departments to assist Internal Auditors in preparation of audit reports, related correspondence, etc.
- In dedicated and exclusive cash counters, there shall be no limit for accepting / paying cash from / to the customers.
- In other counters, receipt of cash and authorization of the cash received upto Rs. 50,000.
- Cash receipts for issuance of pre-signed DDs, etc. independently upto and including Rs. 50,000.
- Passing cash cheques and other like instruments independently upto and including Rs. 50,000.
- Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs. 1,00,000.
- Passing clearing and transfer vouchers and other similar instruments of Rs. 1,00,000 and above but upto Rs. 2,00,000 jointly with another Customer Service Associate/ upto Rs.2,50,000/- with Senior CSA (Cash) / upto Rs.4,00,000/- with Special CSA.
- Customer Service Associate may be utilized in Administrative offices / departments to work and assist officers in routine correspondence, follow up, generation of statistical data, returns and statements, working as Assistants to Executives, etc.
- To work in Inward/outward clearing department/exclusive departments / specialized branches like Service Branch, Cheque Processing Centres etc., relating to this work and assigned duties like scanning of cheques, uploading, etc.



**Note :**

Those who are required to work in night shifts/odd hours in specialized branches like Service Branch, Cheque Processing Centres etc., may be compensated by arrangement of conveyance, inconvenience allowance.

- Feeding Life Certificates of Pensioners in the system for authentication by a supervisory staff.
- Generating/preparing Clearing Return memos and forwarding the same to account holders.
- CSAs with required experience and certification, may be assigned to work as Telephone Operator.
- Assisting a supervisory staff in Loan department including dealing with Gold Loan/Jewel Loan including feeding of loan documents, etc. in the system (other than authenticating quality of gold/jewel pledged).
- Customer Service Associate may be utilized to work in Rural Development Department/Agri Loan Department to assist an officer in handling routine correspondence, generation of statistical data, inspection reports, etc.

**Note:**

- CSA may be utilized for assisting/to accompany an officer in recovery of loans outside the Branch/office subject to reimbursement of conveyance expenses and out of pocket expenses, and overtime wages, if any payable.
- Customer Service Associate may be utilized for acquisition of new business, marketing, guiding the customers about digital/other banking products/loan products within office hours and without any assigned targets.

**Note :**

- (a) Banks may utilise CSAs in exclusive marketing work/team/ department outside the Branch / Office by providing guidelines. Facilities like reimbursement of conveyance expenses (other than provided in clause 16)/petrol charges, out of pocket expenses, mobile phone bills upto a prescribed ceiling per month, lunch expenses, entertainment expenses,



vehicle parking charges, etc. wherever required may be decided at each Bank level

(b) Banks may evolve proper guidelines for selecting staff for this exclusive marketing work based on defined criteria, suitability, product knowledge, aptitude, special qualifications on marketing, etc.

- Banks should evolve SOPs / guidelines for allocation of work to Customer Service Associates who are persons with benchmark disabilities.
- Customer Service Associate may be sent on deputation to Bank's own training establishment/s or to any organization / Institution outside of the Bank.
- CSA may enter and feed the details of remittances under NEFT and RTGS but authorization and responsibility thereof shall be of a supervisory staff.
- Assisting the customers to activate net banking / mobile banking facility
- Sensitising customers about digital products, loan products, and available alternate delivery channels.
- Working in Advances / Credit Department and generating CERSAI from Cersai portal
- Feeding data in Cersai portal for further verification & authorization by a supervisory staff.
- In Forex Department, CSA may be asked to work as a maker in inward remittance, outward remittance, realisation of Export Bills, Letter of Credit lodgment for Import and Export Bills, View Swift credit entries and sending intimation of the same.
- To work in I.T. department to undertake duties that are done by RCC or at Helpdesk like running a patch programme, Maintaining records of Hardware etc. (employees with qualification of BCA, B.Tech, MCA, etc. may be entrusted with such duties).





## II. Duties of Senior Customer Service Associate (Cash)

*Besides the passing powers provided herein under this Settlement, their duties involve holding the bank's 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 and besides the following duties:*

1. Passing cash cheques and other like instruments independently upto and including Rs. 50,000.
2. Cash receipt and authorisation independently upto and including Rs.50,000.
3. Cash receipt for pre-signed DD, etc. independently upto and including Rs.50,000.
4. Passing clearing/transfer vouchers/other similar Instruments Independently upto and including Rs. 1,50,000.
5. Passing clearing and transfer vouchers and other similar Instruments of Rs. 1,50,000 and above but upto Rs. 2,50,000 jointly with another Customer Service Associate/ upto Rs.4,50,000 with Special CSA.
6. Loading / replenishing cash in on-site ATMs / Cash Recycler machines or other similar machines during office hours jointly with a Special CSA / Officer.
7. To collect and deposit the cash from the Cash Deposit machines / Cash Recycler machines or other similar machines available in the Branch after reconciling the entries jointly with a Special CSA / Officer.
8. Opinion compilation;
9. Verification of vernacular signatures/ endorsements;
10. Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.,
11. Attending to Government Treasury work;
12. Discharging/endorsing bills, cheques, etc.;
13. In dedicated and exclusive cash counters, there shall be no limit for accepting and paying Cash from / to customers.



### III. Duties of Special Customer Service Associate

*Besides the duties of Customer Service Associate, Special Customer Service Associate shall be accountable and responsible for running of the department/section under them and their duties shall involve looking after and checking the work of Customer Service Associate and Office Assistant and shall also include:*

- 1) Passing cash cheques and other like instruments independently upto and including Rs. 1,00,000.
- 2) Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs. 3,00,000.
- 3) Passing clearing and transfer vouchers and other similar instruments of Rs. 3,00,000 and above but upto Rs. 4,00,000 jointly with another Customer Service Associate/ upto Rs.4,50,000 with Senior CSA (Cash).
- 4) Authorisation of Cash receipt independently upto and including Rs.2,00,000.
- 5) Passing of cheques upto limits mentioned hereinabove and passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer printouts etc.
- 6) Accept, verify and post cash / transfer / clearing cheques and other instruments, as the case may be, in appropriate books of accounts / ledgers, either manually or online, and give due acknowledgements.
- 7) Signing vouchers, cheques, drafts, mail transfers, pay orders, advices such as non-payment advices, Inter-branch fate calling advices, bill schedules, demand notices, statements certificates etc.,
- 8) Checking all vouchers, advices, statements, cheques, drafts etc., bills and books of accounts including current savings and other ledgers, cash, postal and revenue stamps, franking machine balances, exchange, discount, brokerage calculations and Initialing by way of authenticating them for accuracy/ correctness;





- 9) Checking, manually or online, current, savings and other accounts.
- 10) Discharging, endorsing cheques, bills, etc.,
- 11) Perform, when required in a computerised set-up, system control functions, either jointly with an officer or independently, upon specific authorisation in this regard;
- 12) 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;
- 13) Loading / replenishing cash in on-site ATMs / Cash Recycler machines or other similar machines during office hours jointly with a Senior CSA(Cash) / Officer.
- 14) To collect and deposit the cash from the Cash Deposit machines / Cash Recycler machines or other similar machines available in the Branch after reconciling the entries jointly with a Senior CSA(Cash) / Officer.

*For the purpose of efficient and effective functioning of the section or department, Special Customer Service Associate shall ensure that all acts, things and steps necessary therefor are taken by himself or by the Customer Service Associate placed under him and shall ensure that, wherever necessary:*

- a) Reminders are sent on time and followed up.
- b) Pass sheets / books are filled up and issued promptly.
- c) Deposits are renewed on due dates or reminders sent to the parties.
- d) Standing instructions are complied with.
- e) Bills are accepted and due dates diarized / advised and followed up.
- f) Interest, commissions and service charges are collected.
- g) Proceeds of bills are received or remitted promptly.
- h) Confirmation of balance of accounts of the customers and its follow-up.
- i) All securities relating to the department/section of which the Special Customer Service 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.
- j) Advices and/or duplicate advices/summaries are issued /responded promptly, whenever called for;





- k) Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorisation.
- l) Assisting in the counting of cash balances, securities, etc., in the presence of the inspecting officials.
- m) Assisting the inspecting officers in checking the quantities and values of the securities charged to the Bank.
- n) Checking items of stationery and marking off vouchers and acknowledgments and assisting in the examination of vouchers other than those of inter-branch/sub-office(s) items-in-transit, suspense charges, sundry deposits and stationery accounts.
- o) Assisting in preparing the audit returns/reports and typing and generally assisting the inspecting officer in his functions as may be required.

**Notes:-**

- (i) In respect of special pay carrying posts:-

- a) *Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete rests with the other signatory.*
- b) *Checking/verifying would mean verifying that the instrument / material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument/ material, initialing the relative entries in the respective books of accounts, manually and/or online.*
- c) *Passing includes verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and/or online.*

- (ii) Selection of staff for being entrusted with special pay carrying post of Special Customer Service Associate shall be on the basis of their suitability for the specialised function, norms for which shall be decided at the bank level.



(iii) It may be noted that:

- a) An employee assigned higher Special Pay duties shall, subject to availability of time, also perform routine duties of his/her cadre i.e. CSA.
- b) Further to the provisions in clause 5.14 (ii) of Settlement dated 19-10-1966, the duties and responsibilities now agreed to for Customer Service Associate/ Senior Customer Service Associate(Cash) / Special Customer Service Associate shall not be regarded as supervisory duties and the employees required to perform these duties and discharge these responsibilities shall be regarded as 'Workmen' under the provisions of Industrial Disputes Act, 1947 for all purposes irrespective of their emoluments, designations or nomenclature.
- c) Special Customer Service Associates: Their duties do not include the duties of Senior Customer Service Associate (Cash).
- d) The duties provided herein under this Settlement are subject to performance within the respective stipulated working hours.

#### **IV. Duties of Subordinate Staff / Office Assistant**

Subordinate Staff/ Office Assistant may be assigned all the normal and routine duties of the cadre and for performance of which no special pay is payable. The following duties shall also be part of the duties of subordinate staff/Office Assistant.

- 1) To take money orders, to buy stamps etc., which involves carrying of cash not exceeding Rs.5,000/- and to carry insured letters., etc. to post office
- 2) To pack currency note bundles
- 3) To pack ~~and seal~~ parcels and packets containing currency notes;
- 4) To accompany transit cash from the bank to an office outside or vice versa.

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**V. DUTIES OF SPECIAL PAY CARRYING POSITIONS IN  
SUBORDINATE /OFFICE ASSISTANT CADRE (Other than in SBI)**

Post	Duties
Armed Guard / Security Guard	<p>Persons required to perform watch and ward duties i.e. to watch or look after the premises or department for the purposes of its safety, security and guard against attack or assault or infiltration and against removal of the bank's property by any unauthorized persons and/or to watch and guard as above the movement of cash from one place to another whether inside or outside the Bank, for which purpose they are required by the bank to carry any of the following weapons:</p> <ul style="list-style-type: none"> <li>i) Gun, Pistol or any other firearm; or</li> <li>ii) Dagger, sword, khukri or spear; or</li> <li>iii) any other licensed weapon</li> </ul> <p><b>Note:</b> 'Retainers' Peons (other than watchmen) whose names are registered in the Bank's licence as Retainers will, when they perform "Armed Guard" duties, be entitled to special pay for "Armed Guards" pro rata.</p>
Senior Office Assistant (Earlier Bill Collector / Daftary)	<p>Their work involves:</p> <ul style="list-style-type: none"> <li>1) Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and / or collecting payments thereof</li> <li>2) Collecting payments for cheques or postal order etc., from banks or post office counters. They may also be required to collect cash not exceeding Rs.5,000/- at a time against various instruments.</li> <li>3) Simple binding of books and registers</li> <li>4) Press copying</li> <li>5) Filing independently letters and other papers in respect files as per indications marked thereon.</li> <li>6) Assisting in issuing stationery</li> <li>7) Stacking under guidance old records in orderly manner and assisting in giving them out when required; and</li> <li>8) Undertaking the whole process of sorting, arranging, numbering, tallying the total number or stitching the vouchers.</li> </ul>
Special Office	Persons required to assist in supervision of various matters



Assistant (earlier Head Peon)	<p>pertaining to subordinate staff like:</p> <ul style="list-style-type: none"> <li>i) Cleanliness of the office premises</li> <li>ii) Cleanliness of uniforms</li> <li>iii) Leave arrangements.</li> <li>iv) Arrangements for safekeeping of keys; and</li> <li>v) Distribution of duties amongst the subordinate staff</li> </ul>
Office Assistant (Tech) / AC Plant Helper	Semi-skilled persons who under the supervision of the technician to attend to routine maintenance of and minor repairs to air conditioning plants.
Office Assistant (Tech) / Electrician	Their work involves carrying out semi-skilled electrical work like routine maintenance of electrical equipments, effecting minor repairs to electrical fixtures and appliances.
Drivers	Persons required to drive, maintain and effect minor repairs (not requiring a technician's skill) to motor cars, motor vans, station wagons, scooters, motorcycles or other motor vehicles.
Head Messenger in IOB	As per bank level agreements.

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