

DAY TO DAY BANKING COMPILED BY KAMLESH CHATURVEDI, M.COM., LL.B., CAIIB, DIPLOMA IN MANAGEMENT FOR AND ON BEHALF OF WE BANKERS AN ORGANISATION HERALDING BANK WORKERS CAUSE

Day in and Day out, I receive frequent queries from workmen clerical employees on various duties which are entrusted upon them. These queries assume greater significance in view of unscientific, irrational, unilateral and subjective staff strength assessment mechanism of the banks which has resulted in imbalance between quantum of work load in the branch and staff provided to undertake such work. The productivity per employee in banks has reached to alarming high level converting the men into machines. The Branch Manager who have been provided lesser staff strength than required have no choice but the exert pressure on workmen clerical employees to complete the work. These workmen clerical employees with no knowledge about their duties have to undergo lot of tensions on entrust of such duties. Its high time that these employees become aware of their duties and resort to protest against such duties which they are not required to perform under the terms of the Bipartite Settlement. Before understanding such duties, it is essential to understand basic principles:

WHO IS CLERK IN BANKING INDUSTRY?

A Clerk is one who performs his duties, manually or online, under the close control, supervision and guidance of the Officers under whom they are posted. Their job is to assist Officers in carrying out various jobs of the bank and their work does not involve any risk and responsibility. No work performed by any clerical employees assumes any monetary value unless and until same is checked and verified by an Officer. Under CBS System, the concept of maker and checker or Four Eyes concept is a prerequisite i.e. all jobs must invariably be entered, checked and verified by two employees.

WHAT ARE THE DUTIES OF VARIOUS CATEGORIES OF CLERICAL EMPLOYEES?

The 9th Bipartite Settlement brought about the radical changes in the traditional duties which were henceforth was performed by Clerical Employees in the Banking Industry abolishing various posts and creating new posts in Clerical Cadre. Annexure III of the Bipartite Settlement dated 27.04.2010, contains both

i.e. duties which shall inter alia form part of the normal duties of the clerical cadre and for performance of those duties no special pay shall be payable and job profile of special pay carrying duties of various posts in clerical cadre. These duties must be borne in mind. A copy of such duties is reproduced for ready reference, perusal and understanding.

Now based on these duties, I have complied frequently asked questions which have been asked and my views in the form of answers.

WHETHER SWO CAN OPEN ACCOUNTS?

Opening of an Account is not listed either as normal Clerical Duty or as Duty of a Special Pay Carrying post in Clerical Cadre. Opening a new account is full of risks as mostly frauds are carried out through new accounts. The Account Opening Form of Banks these days contain various formalities including KYC related formalities which are required to be checked and verified by an authorized officials. It has been observed that Identity and Address proof submitted by fraudsters in the form of PAN Card, Aadhar Card, etc. turn out to be fake during the course of investigation subsequent to committing of the fraud and Charge Sheets has been issued to Clerical Employees too for gross negligence. In order to avoid such situation, it is advisable to refuse to open an account by politely stating that job of Account Opening is not listed as duty of Clerical Employee under the Bipartite Settlement.

WHETHER SWO-A AND SWO-B MUST TALLY SIGNATURES WHILE MAKING PAYMENT OF RS.10, 000/ AND 20,000/ RESPECTIVELY?

No, unlike Duties of Special Assistants, job of tallying the signature has not been specifically mentioned with the word "Passing" under the Job Profile of SWO-A and SWO-B. As such, the job of SWO while posting the Cheque or Withdrawal form is to ensure that Cheque/Withdrawal form bears the correct date, amount in words and figures mentioned on the instrument tally, the instrument belong to same account on which it has been drawn and other details such as , crossing, order or bearer, endorsements, address proof etc. After verifying such details and making posting with "P" Menu option, the SWO will hand over the Instrument to Officer under whom he is posting for tallying of the Signature and putting instruction on stamp by way of signature as proof of having verified the work of

SWO with menu option “V” for making payment of amount mentioned in the instrument.

WHAT IS THE CONCEPT OF SINGLE WINDOW:

The single Window Concept got introduced through 9th Bipartite Settlement carrying with it a meaning and purpose. It has been so designed that all types of work of a customer should be carried out on a single counter just like railways without any hassle and customer will not have to visit different counters for a single work. As such sitting arrangement of the Branch is required to be designed in such manner that Officers sit besides the SWOs in close proximity so that job of customers could be performed promptly performed without any interruption.

WHETHER HEAD CASHIER MUST RECEIVE AND MAKE PAYMENTS BEYOND THE LIMITS OF SWO?

No, under the 9th Bipartite Settlement, Head Cashier has been made responsible for running of the Cash Department and has also been assigned duties of passing just like special assistant besides other duties. He has to hold bank's cash, key and/or other valuables in safe custody jointly with an officer, has to meet demands of extra cash by SWO, has to manage sorting of notes, has to ensure that Cash holding of the branch does not exceed the limit. Further, he has to receive balance of Cash at the end of the day and recount the bundles of Cash Receipts from the SWO for the purpose of tallying the Cash of the Branch. The duties of Receipt and Payments, beyond the limit of SWO, is not listed under the job profile of Head Cashier. Because of this concept of Single Window, most banks have abolished the system of issuing tokens in as much as that Cash is to paid to the same person who has tendered the instrument across the counter either by SWO or by Officer concerned. As such receipts and payments beyond the limits of the SWO has to be carried out by Officer sitting beside the SWO for successful implementation of Single Window Concept.

WHETHER A SWO/HEAD CASHIER SHOULD VERIFY THE CHEQUE THROUGH UV MACHINE?

No, the UV Machines provided to workmen staff such as SWO/Head Cashier is only for verifying the genuineness of currency notes. It is the duty of passing

officer to ensure if the instrument is genuine or fake through UV Machines while verifying and passing the instrument.

WHETHER REFUSING TO MAKE PAYMENT FOR WHATSOEVER REASONS AND RETURNING THE INSTRUMENT TO THE PERSON WHO TENDERED IT ON THE COUNTER FALLS WITH IN THE DUTIES OF SINGLE WINDOW OPERATOR?

No, such duties are not listed in the job profile of Single Window Operators. Branch Managers have been given specific powers to accommodate valuable customers and as such it is sole discretion of the Branch Manager to allow or refuse payment of such instruments which are not found in order by SWO. The concerned SWO must enter such instrument in Refer Register entering full details of the instrument as also the reason for not entering the instrument in the system and must seek instructions of the Branch Manager.

RECEIVING OF LATE CASH

Book of Instructions of every bank contains instructions with regard to late receiving of the Cash and has spelled out situations when late receipt of the Cash is permitted. These include recoveries in the loan account and Late Cash Challans. Whenever such receipt is tendered, it is advisable to seek proper instructions of the Branch Manager with Signature and Time. If Manager permits such late receipt, proper record must be made in Cash Balance Register. Obviously such late receipt may require sitting beyond working hours and hence exact time of leaving branch must be recorded in the Attendance Register under initial of competent officer for claiming the Overtime for such late sitting.

MAKING LATE PAYMENTS:

There are situations when customers have entered into branch premises just before the end of business hours or else a customer enters with heavy Cash to be deposited before just before the close of business hours. Under these situations, it is obvious that workmen employee will have to sit beyond working hours while the instructions from RBI stipulate that Bank must make payments in such situation. So what he must do in such situations? The proper course of action is to divert the customer politely towards the Manager for taking instructions on instruments with time. There are instances when Insurance companies have

refused to settle the claim for loss sustained by the bank arising out of accidents and hence in order to avoid such unforeseen situation, instructions of the Manager is must because it is the duty of the Branch Manager to facilitate timely balancing of Cash. If Manager permits by putting time on the instrument, perform the job and mark the actual timing of leaving the Branch premises In the attendance register for claiming the Overtime for sitting beyond the working hours because of instructions of Branch Manager to make late payment/late receipt.

My Manager is asking me to deliver cash to customers in his cabin. Is it OK?

No. You are supposed to make payments on your counter only. Workmen making Payment should not leave his counter and cash unattended under any circumstances. The Manager himself can come and collect the cash or send a person to collect cash. In later case, take the signature of the person who took cash from you to sign on the back of the Cheque for having received the cash. Make a note on the Cheque. Ask the Manager to take the second signature of the customer on the back of the Cheque.

The customer is refusing to affix his second signature at the cash counter.

Customer has no choice and Cashier has no discretionary power to waive the rule. Whatever may be the amount involved and status of the customer, second signature has to be obtained at the time of making payment.

Can workmen employees in Clerical Cadre be assigned targets and can duties of recoveries and marketing of bank products be assigned on them?

The job profile of workmen employees in Clerical Cadre does not include such duties as such targets can't be fixed and duties of recoveries and marketing of bank products cannot be assigned on workmen employees of the bank. If an Office Order is issued for such job, just sign the Office Order first and later submit a representation stating that Orders given vide Office Order are neither lawful nor reasonable being outside the nature and scope of duties of clerical cadre provided under the Bipartite Settlement and hence Office Order requires review and fresh instructions in accordance with the mandatory provisions of Bipartite Settlement.

SHOULD WORKMEN EMPLOYEES FILL UP THE LOANS AND ADVANCES RELATED DOCUMENTS AND SHOULD THEY REVIEW LOANS AND ADVANCES ACCOUNTS?

No such duties fall outside the nature and scope of duties of workmen employees provided under the Bipartite Settlement.

CAN WORKMEN EMPLOYEES IN CLERICAL CADRE KEEP LOOSE LEAF CHEQUE BOOK AND ISSUE THE SAME?

No. Loose leaf has to be given only by the Manager or any other persons identified by him. The account number has to be written on the LL and Manager has to affix his signature on the face of the Cheque.

Should SWO keep the DD books, Cheque books, ATM cards, etc?

Stationery required for the day only should be kept by the clerks only if there is proper lock and key. Cheque books and ATM cards have to be delivered by Officer on proper identification. Clerks can assist an officer to arrange or identify in presence of an officer.

How long, branch should hold return Cheques?

Returned Cheques have to be sent to customer by registered post (not through private courier) immediately. Any delay will cause damage to the customers' interest and bank would be exposed to litigation.

Can workmen Lodge complaint of the Branch Manager before the Higher Authorities of the Bank.

Para 517 authorizes and empowers a workman to file complaint of the Branch Manager for unfair treatment/wrongful exaction on the part of the Manager and makes it mandatory for the management to investigate the complaint by fixing date, time and place for such investigation. The provisions also provide assistance of Union Representative during the course of such investigation.

If the complaint relates to corruption or other types of working against the interest of the bank, it is advisable to use Whistle Blower Option and directly complain to higher authorities and Chief Vigilance Officer of the Bank.

What is movement register? What is its importance?

The movement register is meant for recording the details of the employee who is assigned a duty which involve going out of the branch during office hours with purpose of such outdoor duties. These details must be invariably filled up before moving out of the Branch as a measure of safeguard against possible accidents to the detriment and disadvantage of the workman concerned as also to get insurance cover.

Manager is asking me to debit the account without Cheque. Is it OK?

Don't oblige if there is no written communication from the customer. Don't prepare any vouchers. If a properly signed voucher comes to you for posting, make a note on the back of the debit voucher.

CAN MANAGER ENTRUST SPECIAL ALLOWANCE CARRYING DUTIES OF HEAD CASHIER AGAINST MY CONSENT?

No, the relationship of a workman with bank is contractual one which is determined by service contract executed at the time of joining the Bank. As per such contract, consent of the workman is required for discharge of certain additional duties requiring greater skill and responsibilities over and above the duties of the post for which he has been recruited. It is for this reason that bank wise settlements have been entered into by the Unions for entrustment of special pay carrying posts such as SWO-B, Head Cashier, and Special Assistants etc either in stop gap arrangements or on a permanent basis. These Settlements also provide for consent of the workman concerned. Thus, if a Branch Manager asks to perform such special pay carrying duties requiring greater risk and responsibility against the will of the workman concerned, the Branch Manager must be asked to issue specific office order and if issues such Office Order, duties must be performed albeit under protest and subsequently protest must be filed for issuance of unlawful Office Order contrary to service conditions.

These answers must be taken in right earnest. These are based on provisions made in Bipartite Settlement and their interpretation by me. These are not meant for creating Cadre Conflict between Workmen and Officer Cadre. Difference of opinion are bound to be there in view of prevailing past practices which have been in operation before the signing of 9th Bipartite Settlement. Such difference of opinion are highly welcomed provided they are based on logic and reasoning.