

## **Duties of Clerical Staff**

### **SINGLE WINDOW OPERATOR – A (SWO-A)**

The following duties shall form part of the normal duties of the clerical cadre and for the performance of which no special pay shall be payable.

- (a) Acknowledgments of inward mail received.
- (b) Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgment in the counterfoil.
- (c) Delivery of cheque books subject to authorisation by competent authority.
- (d) Issue cash receipt.
- (e) Issue of ESI stamps wherever applicable or may become applicable.
- (f) Recounting of currency notes by cash department staff.
- (g) Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

All clerks shall also perform all duties and functions of their cadre, either online or manually, which does not involve any passing or supervisory function of an officer of the bank. The clerk will wherever and whenever required, function as a Single Window Operator and perform the following duties:

- a. Passing and cash payment of all cheques/withdrawal forms/banker's cheques/ gift cheques/ etc. upto and including Rs. 10,000/-
- b. Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including Rs. 15,000/-
- c. Receipt of cash and issuance of pre-signed drafts/ gift cheques/ travelers cheques/ pay orders/ bank orders, etc. upto and including Rs. 15,000/-

### **DUTIES OF SINGLE WINDOW OPERATOR - B (SWO-B)**

In addition to the duties of SWO-A as stated above, the duties of Single Window Operator - B will include:

- a. Passing and cash payment of all cheques/ withdrawal forms/ bankers' cheques/ gift cheques, etc. up to and including Rs. 20,000/-
- b. Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) up to and including Rs. 25,000/-
- c. Receipts of cash and issuance of pre-signed drafts/ gift cheques/ travellers' cheques/ pay order/ bank orders, etc. upto and including Rs. 25,000/-

### **DUTIES OF HEAD CASHIER II (HC-II)**

In addition to the duties of clerical cadre, the duties of HC-II will involve holding 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:

- 1. Opinion Compilation;
- 2. Verification of vernacular signatures/endorsements;
- 3. Countersigning cheques and/or drafts (on selves or correspondence), payment orders, deposit receipts, etc.
- 4. Attending to Government Treasury work;
- 5. Discharging/endorsing bills, cheques, etc.;
- 6. Being in charge of clearing and godown departments, etc.;
- 7. Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including Rs. 50,000/- and cash vouchers up to Rs. 50,000/- jointly with an authorized person.

### **DUTIES OF SPECIAL ASSISTANTS (SA)**

The duties of Special Assistants will be accountable and responsible for running of the department/section under them and their duties will involve looking after and checking the work of other clerk or clerks and sub-staff and will include:

1. Passing independently, manually or online, cash instruments up to Rs. 35,000/- and clearing and transfer cheques, vouchers etc., (whether credits or debits) up to and including Rs. 1,50,000/-. Passing will include verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. There shall be no limits for verification of signatures, passing authenticated credit vouchers/ entries and verifying authenticated vouchers in the ledgers, books, computer print-outs etc.
2. Accept, verify and post cash/ transfer/clearing cheques and other instruments, as the case may be, in appropriate of accounts/ ledgers, either manually or online and give due acknowledgements.
3. Signing vouchers, checks, drafts, mail transfers, pay orders, advices such as non payment advices, inter branch fate calling advices, bill schedules, demand notices, statement certificates etc.,
4. Checking all vouchers, advices, statements, cheques, drafts etc., bill 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;
5. Checking, manually or online, current, savings and other accounts.
6. Checking the coding and decoding of telegram (Excluding cheque symbols or ciphers)
7. Discharging, endorsing cheques, bills, etc,
8. Perform when required in a computerized set up, system control functions either jointly with an officer and independently, upon specific authorization in this regards;
9. Briefly explain, the features so bank's various products and services to customers, to reply their queries and to refer interested to appropriate personnel.
10. Inspecting godown (only in banks where such work is already done by the workman)

For the purpose of efficient and effective functioning of the section or department the special assistant shall ensure that all acts, things and steps necessary therefore are taken by himself or by the clerks placed under him and shall ensure that, wherever necessary:

- a. Reminders are sent on time and follow 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 diarised/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 assistant is in charge are secured and/or kept in proper custody and properly handed to authorized person at the close of the day.
- j. Balances promptly taken, tallied and reported and followed up and also returns submitted;
- k. Advices and/or duplicate advices/summaries are issued/responded promptly, whenever called for;
- l. Checking the proper recording of entries and all relevant particulars in th regard to accounts opened under due authorization.

### **DUTIES OF UNIVERSAL TELLER: (UT)**

In addition to the duties of clerical cadre, duties of UT shall be as under:

1. Receive cheques/ withdrawal forms/ demand drafts/ bankers' cheques, process, verify that the instrument is correctly drawn, verify customers account details, operational instructions and correctness of endorsements;
2. Verify customer's signature, post transactions in branch computer system and authenticate/ independently pass and make payment of cheques/ withdrawals forms/ demand drafts/ bankers' cheques up to and including Rs.35,000/-;

3. Receive Cash and whenever necessary, stamp, sign and issue counter slips/ acknowledgements up to and including Rs.40,000/-;
4. Accept cash from Head Cashier, maintain and manage records, tally cash and hand over remaining cash to Head Cashier and generation of relevant/ required reports;
5. Update pass books;
6. Accept instruments for transfer, give due acknowledgements, process, post and authenticate/pass independently up to and including Rs.1,00,000/-;
7. Prepare print and issue remittance instruments i.e. DD/MT/BC and relative advices wherever required, paste protective tapes and punch values where applicable and sign them independently up to and including Rs.25,000/-.
8. For DD/MT/BC beyond Rs.25,000/- the Universal Teller will be required to print and only sign as second signatory.
9. Accept instruments for clearing/collection and give due acknowledgements;
10. To briefly explain the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate specialized sales personnel.

#### **DUTIES TELEPHONE OPERATORS : (TO)**

In addition to the duties of clerical cadre , TO's duties will involves operating a telephone PBX board with a minimum of three external lines on regular assignment.

#### **DUTIES TELEX OPERATORS : (TXO)**

In addition to the duties of clerical cadre , TXO's duties will involve operating a telex machine on regular assignment, .

#### **DUTIES OF AGRICULTURAL ASSISTANTS:**

In addition to the duties of clerical cadre, Agriculture Assistant's duties will be as under:

- (1) To assist in the bank's lending and/or operations for agricultural development and/or financial assistance to small enterprises (other than small scale industries) such as vegetable/fruit vendors, artisans, self-employed persons including beneficiaries under the DRI scheme.
- (2) To distribute and collect application forms and assist the farmers/small borrowers in filling up the forms.
- (3) To scrutinise application forms, title deeds, farm plans etc. to ensure that applications are complete in all respects and the particulars furnished in the forms are prima facie in order and for this purpose he may be required to visit the farms for verification and for collection of relevant data.
- (4) To take necessary steps to ensure that the periodical details, as called for, are received from the farmers/small borrowers in time.
- (5) To keep in constant touch with farmers and to bring any adverse features to the management's notice.
- (6) To verify farms, all farms machinery, equipments, tractors, live stocks, pumpsets etc. at stipulated intervals.
- (7) To verify proper utilisation of the bank's loans or the progress in work in respect of which loans are granted and to furnish reports on such verifications.
- (8) To make efforts and effect recoveries upto amounts not exceeding Rs. 12,500/- from farmers/small borrowers from their place of work; residence, subject to the necessary arrangements being made in regard to fidelity and transit insurance and personal risk insurance by bank.

**Note :**

Banks will evolve appropriate procedure about issuance of provisional receipts etc. of the cash not exceeding Rs.12,500/- collected on a day by an agricultural assistant from the agricultural/small borrowers/depositors.

- (9) To assist in the deposit mobilisation efforts by encouraging farmers/small borrowers to deposit their savings in the bank.
- (10) To collect information about the condition of crops in the villages.
- (11) To collect necessary data from determination of village adoption for financing of agriculture, like farmers' land holdings, availability of infrastructural facilities, source of irrigation, use of tractors, pump sets, etc. credit facilities, available in village, recovery performance and the like.
- (12) To maintain liaison with land Record and Registration Offices and other Governmental/Developmental agencies for expeditious handling of the banks' work.

**Note :**

With a view to making optimum use of the technical skill of the agricultural/ development assistant, normally he may not be entrusted with the usual clerical work, but where necessary, he may be asked to do the clerical work.

**DUTIES OF STENOGRAPHERS :**

In addition to the duties of clerical cadre, the duties of Special Assistant will involve taking dictation in shorthand and/or type letters, statements, documents etc. and also attend to secretarial work.

**Duties of subordinate staff**

In addition to the duties of the sub ordinate staff cadre they will be required to perform the following duties :

**DUTIES OF CASH PEON:**

1. To take money orders, to buy stamps etc., which involves carrying of cash not exceeding Rs.5000/- and to carry insured letters etc. to post office;
2. to Stitch currency note bundles;
3. to stitch and seal parcels and packets containing currency notes;
4. to transit cash from the bank to an office outside or vice versa, if unaccompanied by a watchmen/Armed Guard.

**DUTIES OF DAFTARY :**

1. Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and /or collecting payments thereof.
2. Collecting payments for cheques or postal order etc., from banks or post office counters. They may also required to collect cash not exceeding Rs. 5,000/- at a time against various instruments.
3. Simple binding of books and registers;
4. Press-copying;
5. Filing independently letters and other papers in respective files as per indications marked thereon;
6. Assisting in issuing stationery;
7. Stacking under guidance, old records in orderly manner and assisting in giving them out when required; and
8. Undertaking the whole process of sorting, arranging; numbering, tallying the total number of and stitching the vouchers.

**DUTIES OF HEAD PEON :**

Required to assist in supervision of various matters pertaining to subordinate staff like:

1. Cleanliness of the office premises;
2. Cleanliness of the uniforms;
3. Leave arrangements;
4. Arrangements for safe-keeping of keys; and
5. Distribution of duties amongst the subordinate staff.

**LIFTMEN:**

Required to operate the lifts on regular assignment.

**WATCHMEN:**

Other than "Armed Guards" who are required to perform watch and ward duties, i.e. to watch or look after the premises or a department for the purpose of its safety, security and guard against infiltration and 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 inside the bank premises or outside, where an armed guard is not employed at the Branch/Office.

**ARMED GUARDS:**

Required to perform watch and ward duties i.e. to watch or look after the premises or department for the purpose 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:-

- (i) Gun, Pistol or any other fire arm; or
- (ii) Dagger, sword, khukri, or spear; or
- (iii) Any other licensed weapon.

**Note:**

'Retainer' : Peon (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-rate.

**BILL COLLECTORS:**

1. Obtaining acceptance of bills of exchange, hundies etc. drawn on local parties or banks and/or collecting payments thereof;
2. Collecting payments for cheques or postal orders, etc. from banks or post office counters;
3. They may also be required to collect cash not exceeding Rs.4000/- at a time against various instruments.

**AIR-CONDITIONING PLANT HELPERS:**

Persons who under the supervision of the technician attend to routine maintenance of and minor repairs to Air-conditioning plants.

**ELECTRICIANS:**

Their work involves carrying out semi-skilled electrical work like routine maintenance of electrical equipments, effecting minor repairs to electrical fixtures and applications.

**DRIVERS:**

Required to drive, maintain and effect minor repairs (not requiring a technician's skill) to motor cars, motor vans, station wagons, scooters, motor cycles or other motor vehicles.

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