



# State Banks' Staff Union (KARNATAKA)

[Registered under the Trade Union Act [Regd. No. DRT (B II) 6/83-84]  
[AFFILIATED TO ALL INDIA STATE BANK OF INDIA STAFF FEDERATION (AISBISF)]

AN AFFILIATE OF  
NATIONAL CONFEDERATION OF BANK EMPLOYEES (NCBE)  
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All Correspondence to be addressed to THE GENERAL SECRETARY

CIRCULAR No. 04/2025-2028

Date: 08.07.2025

TO: ALL UNITS:

Dear Comrades,

## PRECAUTIONARY MEASURES TO BE FOLLOWED BY MEMBERS WHILE WORKING AT BRANCHES

We request all our comrades to follow the precautionary measures mentioned below meticulously, in the interest of self and Bank and to avoid frauds;

1. At no point of time outsourced or temporary personnel should be permitted to handle cash (counting, sorting, bundling, shrink wrapping), sensitive documents, or any valuables. Only designated cash coolies may assist with RBI currency chest remittances by carrying cash boxes between the remittance vehicle and the Cash Department.
2. All cash counters must have secure locking mechanisms. Keys to drawers or cash boxes must remain exclusively with the SWO. SWOs should handle all instruments (cheques, drafts, debit/credit vouchers) with due care to ensure safekeeping from the time of receipt until they are delivered to the appropriate official.
3. SWOs are accountable for both quality and quantity of notes from ₹.1 to ₹.500 denominations.
4. For denominations of ₹500 and above, the Cash-in-Charge or the re-counting official bears full responsibility for note quantity.
5. Before commencing duties, the Cash-in-Charge must ensure that 5-7-60 who are officiating as Chief Associate otherwise the capability level should be restricted to 4-9-60 for the users.
6. Cash transactions after 4:00 PM must not be entertained, except for customers already inside the branch prior to that time. Any extension must be duly authorized by the Branch Manager or Service Manager.
7. Unauthorized debits (e.g., PMJJBY/PMSBY) must not be executed without the customer's consent. Discrepancies in mandates, cheques, or instructions must be recorded in the Cheque Referred and Return Register and authenticated by a designated official.
8. Do not handle customers' personal mobile phones for any installation purposes. Instead, provide verbal assistance or guidance.
9. Staff involved in marketing or customer visits must be issued official telephones. Use of personal phones for such duties is prohibited. Any customer visit during working hours must be backed by a written office order from the Branch Manager.
10. Do not use supervisory credentials or share login details to access branch mail or official websites. Avoid using a single User ID on multiple systems for task completion.



11. Branch Premises key should be handled only by officials and not by Award Staff.
12. ATM/CDM operations should not be carried out before 9:30 AM or after 6:00 PM under any circumstances.
13. OTC Lock Management App should only be used on the branch's official mobile device with an authorized SIM card, not on personal mobiles.
14. Deputation to another branch or training centre must only occur after obtaining a proper relieving letter.
15. Cash replenishment or evacuation from ATMs/CDMs on holidays must be supported by an official order, and reimbursement must be claimed without delay.
16. Ensure usage of maker roles in applications strictly as per the employee's designation (Junior/Associate/Senior/Special/Chief Associate).
17. Individuals not authorized to handle strong room or cash safe keys must not be entrusted with such responsibilities under any condition.
18. All cash and valuable remittances must be escorted by armed guards as per limits:
  - a. Up to ₹50 lakhs – 1 armed guard
  - b. ₹50 lakhs to below ₹1 crore – 2 armed guards
  - c. ₹1 crore and above – Police escort

For CAC movements:

- a. Limit to within district (100 km)
- b. Remittances up to ₹5 crore must be escorted by two armed guards
- c. For remittances above ₹5 crore, police guards are mandatory

Armed guards must also accompany all ATM/CDM cash replenishments in line with the above criteria.

- a. All CAC Guards must possess Gun License in their name and should be renewed periodically.
  - b. The fitness of the CAC Van must be ensured in all Security aspects.
  - c. All the Cash boxes for replenishment of ATM's / CDM should be carried by permanent Sub staff only.
19. Cash-in-Charge must ensure that all security protocols, including locking mechanisms and escort arrangements, are in place before any remittance.
  20. Armed guards are tasked solely with protecting Bank assets and valuables. They must be stationed at the branch entrance to monitor visitor movement and report any suspicious behaviour to branch officials promptly.
  21. During ATM/CDM replenishment, Cash-in-Charge and the Joint Custodian are jointly responsible for handling physical cash. They are not accountable for technical faults.
  22. For CAC cash movement, designated mobile messengers must accompany the remittance, ensuring secure loading/unloading of boxes and proper chaining inside the vehicle under guard supervision.
  23. As per Circular dated 19.06.2024, duties such as filing, stitching vouchers, carrying files, books, and letters within or outside the branch must be carried out by General Attendants/Messengers, who may also serve as Cash Peon/Daftary as required.
  24. Gold loans must be appraised in the borrower's presence, with loans above ₹5 lakh appraised by two appraisers, as per Bank instructions. No disbursement should occur without proper appraisal.



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25. All currency notes intended for ATM replenishment or chest deposits must be processed through NSM.
26. **As per recent RBI guidelines and Bank circulars, no gold loan should be renewed until the previous loan is fully closed through fund transfer from the customer's savings account.**
27. Gold loans must be sanctioned strictly as per master circular instructions, supported by valid documentation.
28. No deviation from standard operating procedures (SOPs) should be made in loan account openings via RLMS/LLMS/LOS. Technical issues must be escalated through the Branch Manager only.
29. Any issues in NBC or CBS must be immediately reported to the Branch Manager.
30. No KCC/SHG/Gold Loans should be closed or disbursed without physical cash being received from the customer.
31. KCC loans must not be recommended for renewal or sanction by the award staff.
32. CIF modifications, even for Low/Medium Risk customers, must not be made without a written customer request and valid documents.
33. Do not debit customer accounts without a clear and proper mandate.
34. Strict adherence to official working hours is mandatory. If work extends beyond the prescribed time, an office order must be sought, and actual CBS log-off time must be recorded in the attendance register.
35. For any procedural or system-related clarifications, members are advised to consult or escalate matters to the Assistant General Secretaries (Zones) or Deputy General Secretaries (AOs) of the Union.

With Revolutionary Greetings.

Yours comradely,



**M. RAVIKUMAR**  
**GENERAL SECRETARY**

STATE BANKS' STAFF UNION (KARNATAKA)	:	ZINDABAD
ALL INDIA STATE BANK OF INDIA STAFF FEDERATION	:	ZINDABAD
NATIONAL CONFEDERTION OF BANK EMPLOYEES	:	ZINDABAD
OUR UNITY	:	ZINDABAD

