



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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CIRCULAR No.22/2025-28

5th May, 2026

To: ALL UNITS

CLARION CALL BY AISBISF- DO'S AND DON'TS

We reproduce hereunder the Circular No.25 dated 5th May 2026 issued by Com. L. Chandrasekhar, General Secretary, All India State Bank of India Staff Federation (AISBISF) for information of all our members.

With revolutionary greetings,

Yours comradely,

(M RAVIKUMAR)
GENERAL SECRETARY

As per the clarion call and strike notice of AISBISF for the two-day strike on 25th and 26th May 2026, instructions are being issued for withdrawal of extra cooperation from 05.05.2026 onwards as part of the agitational programme. This step has become necessary as the established bilateral mechanisms have not yielded the desired results, with several issues remaining unresolved due to non-implementation of settlements and understandings.

In this background, AISBISF has issued Do's and Don'ts for guidance and adherence by all comrades during the course of the agitation and strike. These instructions are intended to ensure orderly and disciplined participation, clarity in roles and responsibilities of clerical and subordinate staff, and maintenance of organisational unity.

The Annexure containing Do's and Don'ts is enclosed herewith for your reference and strict adherence. All members are requested to carefully follow these instructions and extend their cooperation in ensuring the programme is conducted in a disciplined and effective manner.

ANNEXURE

SEGMENT	DO'S	DONT'S
General Staff Conduct & Authorization	Ensure usage of maker roles in applications strictly as per the employee's	At no point of time should outsourced or temporary personnel be Permitted to handle cash (counting, sorting,



	Designation (Junior/Associate/Senior/Special/Chief Associate).	bundling, shrink wrapping), sensitive documents, or any other valuables.
	Obtain a proper relieving letter before going on deputation to another branch or training.	
	Adhere to working hours strictly.(Chief Associate-9.45 AM to 5.45 PM, Others-9.45 AM to 4.45 PM)	
	Seek an office order if work extends beyond prescribed hours and record actual CBS log-off time in the attendance register.	
	For procedural or system-related clarifications, consult or escalate matters to the Assistant General Secretary or Deputy General Secretary of the Union.	
Cash Handling & Accountability	Keys to drawers or cash boxes must remain exclusively with the SWO and also please ensure to deposit the available cash into the Branch secure vault before 5.00 PM.	Don't entertain cash transactions after 4:00 PM, except for customers Already inside the branch prior to that time(4.00 PM).
	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.	
	SWOs are accountable for both quality and quantity of notes from ₹1 to ₹200 Denominations.	
	The Cash-in-Charge or the recounting official bears full responsibility for note quantity for denominations of ₹500 and above.	Ask Service Manager / BM for the availability informed during recounting of cash above 500 prepared by CIC.
	Any extension to cash transaction hours must be duly authorized in writing by the Branch Manager or Service Manager.	
	Only designated cash coolies may assist with RBI currency chest remittances by carrying cash boxes between the remittance vehicle and the Cash Department.	
	All cash counters must have secure locking mechanisms. Inform BM	

	immediately if lock is not working and also bring it to the notice of concerned Assistant General Secretary or Deputy General Secretary of the Union	
	Cash boxes for ATM / CDM / Cassettes should not be carried out by outsourcing employees (strictly)	
	All currency notes intended for ATM replenishment or chest deposits must be Processed through NSM (Note Sorting Machine).	Do Not Replenish ATM without processing the currency notes through NSM.
Customer Interaction & Data Security	Provide verbal assistance or guidance when customers need help with their personal mobile phones for installation purposes.	Do not handle customers' personal mobile phones individually in the absence of customer for any installation purposes.
	If any discrepancies found in cheques mandate or if there is any oral instruction given by the BM/Service manager in violation of systems and procedures of the Bank , Please Refer it in Cheque referred and Return Register and get it authenticated by a designated official before processing it in the system.	Unauthorized debits (e.g., PMJJBY/PMSBY /PAI/ Cyber vault / Health insurance , etc) must not be executed without the customer's Consent.
		Do not debit customer accounts without a clear and proper mandate.
System & Digital Security		Do not use supervisory credentials or share your login details to access ADS or Banks official websites for updating of data if any such practice persist it should be restricted immediately.
		Avoid using a single User ID on multiple systems for task completion.
	OTC Lock Management App should only be used on the branch's official mobile device with an authorized SIM card.	OTC Lock Management App should not be used on personal mobiles.
Official Communication & Mobile Usage	Staff involved in marketing must be issued official Mobile Numbers.	Do not Use personal phones for such duties . Don't use personal mobile for taking photos of gold ornaments which is pledged by the customer for Gold Loan . Please insist on providing Branch Mobile or web cam installed to the Banks ADS System.
	Any customer visit during working hours must be backed by a written office order Duly signed by the Branch	

	Manager.	
ATM/CDM Operations	Cash replenishment or evacuation from ATMs/CDMs Recyclers on holidays must be supported by an official order duly signed by an officer not below the Rank of Assistant General Manager, and reimbursement must be claimed without delay(reimbursement should be only in the form of Over time).	ATM/CDM operations should not be carried out before 9:30 AM or after 6:00 PM under any circumstances. (plan your work with in the working hours) .All ATM / CDM physical cash should be in the presence of both joint custodians (CIC& Service Manager) Ask BM / / SM should be available for the cash counting .
	Cash-in-Charge and the Joint Custodian are jointly responsible for handling physical cash during ATM/CDM replenishment.	Cash-in-Charge and the Joint Custodian are not accountable for technical faults during ATM/CDM replenishment. Do not Load/evacuate ATM/CDM/recyclers without Armed Guards
	All the Cash boxes for replenishment of ATM's / CDM should be carried by Permanent Sub staff only.	Please don't try to resolve any technical Glitches in the ATM/CDM on your own. raise Call log and seek technical expertise.
Cash & Valuable Remittances (General)	All cash and valuable remittances must be escorted by armed guards as per sanctioned limits: Up to ₹50 lakhs – 1 armed guard; ₹50 lakhs to below ₹1 crore – 2 armed guards; ₹1 crore and above – Police escort(Where CAC is not Available)	Individuals not authorized to handle strong room or cash safe keys must not be entrusted with such responsibilities under any condition.
	Cash-in-Charge must ensure that all security protocols, including locking mechanisms and escort arrangements, are in place before any remittance.	
	Armed guards are tasked solely with protecting Bank assets and valuables.	
	Armed guards must be stationed at the branch entrance to monitor visitor movement and report any suspicious behaviour to branch officials promptly.	
CAC Movements	For CAC movements, remittances up to ₹5 crore must be escorted by two armed guards.	
	For CAC movements, remittances above ₹5 crore, police guards are mandatory.	
	Armed guards must also accompany all ATM/CDM cash replenishments in line with the above criteria.	Guards without Gun Retainer license should not be sent as security for Cash Remittance. Follow strictly. if any violation found please Inform DGS/ AGS immediately.

	All CAC Guards must possess Gun License in their name and should be Renewed periodically.	
	The fitness of the CAC Van must be ensured in all Security aspects.	
	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.	
Loan Processing	Gold loans must be appraised in the borrower's presence.	No disbursement should occur without proper appraisal. Two appraiser for CIF limit above 5 lakhs.
	Gold loans above ₹5 lakh must be appraised by two appraisers, as per Bank Instructions.	No gold loan should be renewed until the previous loan is fully closed through fund transfer from the customer's savings account. Don't allow virtual cash entries.
	Gold loans must be sanctioned strictly as per master circular instructions, Supported by valid documentation.	No deviation from standard operating procedures (SOPs) should be made in loan account openings via RLMS/LLMS/LOS.
		No KCC/SHG/Gold Loans should be closed or disbursed without physical cash being received from the customer.
		KCC loans must not be recommended for renewal or sanction unless duly approved. Don't give limit details for loans other than gold loan.
Messenger Duties	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.	Don't allow outsourcing to access any files, vouchers and documents .Inform BM .
System & Technical Issues	Technical issues must be escalated through the Branch Manager only.	Any Technical issue don't try to contact directly to the RBO or any other Branch.
	Any issues in NBC or CBS must be immediately reported to the Branch Manager.	
CIF Modifications	CIF modifications, even for Low/Medium Risk customers, must not be made without a written customer request and valid documents duly authenticated by the Branch Manager/Service Manager .	Without Customers consent a) don't update or Amend CIF b) Mobile number notification engine should not be used for overriding the old number c) Don't use any portal for downloading old KYC.
Premises keys		Do not Handle Premises keys of the Branch. Even single officer branches it has to be handled only by officers.

KCC loans		Do not process any KCC loans /Renewals Even at single officer branches. It should be processed only at processing centers.
VVR	It is important to note VVR verification to be done strictly as per Bank's instructions. Any Debit voucher without Customer signature should be recorded in remarks of the voucher verification, and also any voucher Missing invariably be noted in VVR strictly on the same day. Duplicate voucher should be prepared by Maker/Checker of the transaction not by the VVR verifying person.	Don't use Branch parking without authorisation by BM and Don't use composite voucher except for Internal BGL transfer .
FANVPM	FAN VPM cash Use Only ATM / CDM Replenishment	Don't use FAN VPM cash in the Counters. If such remittance is received, it should be recounted while receiving the remittance.
Cross selling	Do not Mis-sell any product of the bank to the customer and also don't force the customers to buy the product if they are not interested .If Any such instances should be brought to the notice of DGS/ AGS	
Queue authorization		Don't send customers for Queue authorization or referral by handing over vouchers by hand.
Outsourcing employees		Don't allow to file the request application/ Stitching vouchers/ Handling AOF forms. Especially scanning of Signature or any AOF. Do not allow them to carry vouchers.
Collateral discharge		Do not authorize the collateral Discharge of any loans.
Delivery of Gold ornaments	Deliver the Gold ornaments to the customer after ensuring the proper closure of Gold Loan in CBS.	
Appraiser	With out Appraiser for any Gold loan and For CIF limit above 5 lakhs two Appraisers must be present at the time of loan sanction.	
Armed Guards	They should be used for security aspect only	Don't carry cash boxes. Don't allow Armed Guards for YONO registrations or any other Digital or Customer Feedback purpose (Strictly,) Don't allow Armed Guards for remittance without Gun Don't write vouchers .etc
Customer Feedback	Customer Feedback is voluntary submission of customer	Don't force customer
AOF scanning		Don't allow temporary staff to scan AOF forms or signature for CKYC or Re-KYC.
Outsourcing staff	Only for cleaning dusting and sweeping. To upkeep the branch premises	They should not be allow.to access any access to system cash department or files even at audit time.
Email		Don't access the Mail of the branch.

SCAB cash	Allow only after recounting	
RACPCs / other calls	Limit your duties as per your designation please discuss with DGS/ AGS .	
Customer request/ AOF/KYC	All requests should mandatorily authorized by officer. KYC should be verified with originals by officer with SSNo. Fixed deposit pre-closure should be informed and authenticated by the officer mandatorily.	Don't process without authorization
Deceased settlement	Only Uploading of Document is our Job .verification and authentication of document is not part of our duty	Don't use User Id of Supervising staff for uploading
CTB	Only scanning of cheques	Don't authorize in officers ID
Data quality	Please enter details as per AOF forms only after it is authenticated by an officer.	Don't interview the customer for details it is the duty of the officer

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UNITED FORUM OF BANK UNIONS.....ZINDABAD
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