

EQUAL OPPORTUNITY POLICY

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UNION BANK OF INDIA EQUAL OPPORTUNITY POLICY

1. PREAMBLE

To give effect to the **United Nations Convention on the Rights of Persons with Disabilities** that was adopted by the United Nations General Assembly on the 13th day of December 2006 and ratified by India as a signatory to the said Convention on the 1st day of October, 2007, “**THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016 (49 of 2016)**” was enacted by the Parliament in the Sixty Sixth Year of the Republic of India. The said Act which received the assent of the President on the 27th of December, 2016 was published in the Extraordinary Part II - Section I of the Gazette of India vide No. 59 dated 28th December, 2016. Further, as per the Notification [S.O No.1215(E)], published vide No. 1074 on the 19th April, 2017 in the Extraordinary Part II - Section 3 - Sub-section (ii) of the Gazette of India, the said Act came into effect from 19th April 2017. Section 21 of the said Act requires every establishment to notify an Equal Opportunity Policy detailing measures proposed to be taken by it in pursuance of the provisions contained in Chapter IV of the Act and to register a copy of the said Policy with the Chief Commissioner or the State Commissioner, as the case may be. Further, the Notification no. G.S.R. 591(E) notifying the **Rights of Persons with Disabilities Rules, 2017** was published vide No. 489 on 15th June, 2017 in the Extraordinary Part II - Section 3 - Sub-section (i) of the Gazette of India.

Accordingly, the Equal Opportunity Policy has been formulated for implementation in the Bank of the various provisions of ‘The Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 in letter and spirit.

2. SHORT TITLE

The Policy will be called “**The Union Bank of India Equal Opportunity Policy**”.

3. APPLICABILITY

The Equal Opportunity Policy covers all persons with disabilities in the Union Bank of India. They could be job applicants, full time/part time employees, interns/trainees, contractual employees, including temporary employees. It also covers those employees who acquire disability during their work tenure. This policy also applies to all aspects of employment, be it recruitment, training, working conditions, salaries and allowances, facilities and perquisites, transfers, staff welfare, career development, disciplinary matters and terminal benefits, etc. Certain definitions as illustrated in the Rights of

Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are depicted in Annexure-I and Annexure-II to this Policy.

4. COMMITMENT

The Union Bank of India commits to provide equal opportunities, without any discrimination on the grounds of age, colour, disability, marital status, nationality, race, religion, sex, sexual orientation, etc. The Union Bank of India endeavours to maintain a work environment that is free from any harassment based on above considerations. This Equal Opportunity Policy is subject to applicable Statutes, Acts, Guidelines, Rules & Regulations, etc., besides Qualifications and Merit of the individual. This Equal Opportunity Policy is consistently applied throughout the period of employment of the individual right from the recruitment process till superannuation and thereafter till all the legitimate benefits and facilities are delivered to the employee / the nominee / the legal heirs.

Bank is committed in creating and maintaining a non-discriminatory and inclusive work environment which ensure a robust career growth path for people with disabilities. Bank is committed on improving physical and ICT accessibility for employees with disabilities.

5. EQUAL OPPORTUNITY FOR PERSONS WITH DISABILITIES

That the provisions of the Rights of Persons with Disabilities Act, 2016 Act are not misused to deny any right or benefit to persons with disabilities covered therein. In accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017, the Union Bank of India will strive to ensure:

5.1 Direct Recruitment

- That the provisions in respect of Reservation of vacancies, Interchange of vacancies and maintenance of Vacancy based Roster in recruitment as well as in promotions in respect of persons with benchmark disabilities as required under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are complied.
- That appropriate relaxations and concessions for the purpose of recruitment, promotion and other matters relating to employment as applicable under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are extended to persons with disabilities.

5.2 Identification of Jobs

That a list of Posts identified suitable for persons with disabilities in the Bank is made available with this Policy as depicted in Annexure - III.

5.3 Promotion

That no opportunity of employment or promotion, etc., is denied to persons with disabilities, merely on ground of disability.

5.4 Training

That persons with disabilities have adequate support and facilities to avail specific / relevant skill development training.

5.5 Reasonable Accommodation

- That provision is made, as far as possible, for reasonable accommodation, for assistive devices, assistive technology software and for barrier free environment to persons with disabilities.
- That a person with disability shall not be compelled to partly or fully pay the costs incurred for reasonable accommodation.
- That appropriate amenities, benefits and facilities are provided to persons with disabilities to enable them to effectively discharge their duties in the establishment.

5.6 Accessibility

- That the Bank shall continuously comply with the standards of accessibility relating to physical environment, transport and communication technology, etc., as specified and reviewed under the Rights of Persons with Disabilities Act, 2016, the Rights of Persons with Disabilities Rules, 2017 and the Rights of Persons with Disabilities Rules, 2023 from time to time.
- That to work towards enhancing physical and digital accessibility for employees with disabilities to effectively discharge their duties.

5.7 Preference in Transfer/ Posting

That provision is made, as far as possible, to exempt employees with disabilities from rotational transfer policy or to extend preferential posting to employees with disabilities at the time of transfer / promotion.

5.8 Special Leave

- Special casual leave for 4 days in a calendar year will be admissible to differently abled employees for specific requirement relating to the disability of the employee viz, renewal of disability certificate, medical check-up etc.
- Special casual leave of 10 days in a calendar year will be admissible to differently abled employees for participating in conference/ seminar / training / workshop related to disability and development, to be specified by Ministry of Social Justice and Empowerment, subject to exigencies of work.

5.9 Non-discrimination

- That the services of an employee shall not be dispensed with or the rank of an employee shall not be reduced in case of acquiring of a disability during service period and it will be endeavoured to accommodate such employee in some other suitable posts or on a supernumerary post with the same pay scale and service benefits till superannuation.
- That the work environment is free from any discrimination against persons with disabilities.
- That a conducive environment, systems and processes are provided to persons with disabilities to perform their roles with excellence.
- That a person with disability shall not be a subject of research except when the research involves physical impact on his body.

5.10 Grievance Redressal

- That a Grievance Redressal mechanism for redressing the matters related to the employment of persons with disabilities is available.
- That in case of any grievance, it will be dealt with in a fair and equitable manner free from any discrimination.
- That Employees and applicants will be protected from coercion, compulsion, discrimination, oppression or retribution for filing a complaint or assisting in an investigation under the Rights of Persons with Disabilities Act, 2016.
- Bank has nominated an official in the rank of General Manager, as the Chief Grievance / Liaison Officer for SCs/STs/PWDs/EX-SMs in our Bank. The contact details are as follows:



General Manager,
Union Bank of India,
Union Bank Bhavan, 239, Vidhan Bhavan Marg,
Nariman Point, Mumbai 400021
Tel: 022-2289 6590.
Email: clo.scst@unionbankofindia.bank

5.11 Maintenance of Records

- That appropriate records of persons with disabilities in the Bank are maintained as per Proforma in relation to matters of employment, facilities provided, etc. which shall be kept open for inspection by authorised persons.
- That the Returns as per Proforma shall be compiled and furnished at specified periodicity to the appropriate authorities.
- That information of a person's disability, will be kept confidential, and will be used in accordance with applicable laws & rules.

6. RESPONSIBILITY

- 6.1 Every member of the Union Bank of India shall be responsible for giving effect to this policy and for implementation of the various provisions of the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017.
- 6.2 Each Branch / Office / Unit of the Union Bank of India, wherever situated shall be responsible for obtaining up-to-date information regarding applicable state and local laws and regulations on the matters connected under the Rights of Persons with Disabilities Act, 2016; the Rights of Persons with Disabilities Rules, 2017 and for its implementation thereof.
- 6.3 Every Policy, Rules and Regulations of the Union Bank of India shall henceforth conform to the provisions of the Rights of Persons with Disabilities Act, 2016; the Rights of Persons with Disabilities Rules, 2017 and to the Union Bank of India Equal Opportunity Policy.
- 6.4 Any employee of the Union Bank of India who violates the Persons with Disabilities Act, 2016 or the Union Bank of India Equal Opportunity Policy, or in any manner discriminates against any person with disability, or renders any harassment to such person, shall be liable for disciplinary proceedings and action in accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and in accordance with the rules and regulations of the Bank.

7. INCLUSION CELL AT HR DEPARTMENT, CENTRAL OFFICE

- 7.1 Being a committed organization on diversity, equality, accessibility and inclusion; bank has set up an “Inclusion Cell” in May 2022 at the HR Department in Central Office to cater the need of Persons with Disabilities (PwD) employees/officers in the Bank. The Inclusion Cell shall be managed on a day-to-day basis by one Scale I/II/III Officer who shall report to Chief Manager, Manpower Planning & Recruitment Division (MPRD). CM HR, MPRD shall oversee and ensure smooth functioning of the Inclusion Cell and report to AGM (HR).
- 7.2 In addition to this, one Nodal Officer shall be appointed from the HR Department at each Zonal Office to coordinate with the Inclusion Cell at Central Office for matters/issues pertaining to PwD staff members.
- 7.3 The key responsibilities of the Inclusion Cell shall include:
- Ensuring that all Acts, Rules & Regulations, Guidelines & Directives of the Government of India / State Governments / Reserve Bank of India / IBA on the subject, related to PwD employees / officers, are followed.
 - Addressing the grievances/queries of Persons with Disabilities employees/officers in coordination with Nodal Officers at Zones.
 - Queries/grievances of PwD staff posted in the field which are not resolved at Zonal level shall be escalated to the Inclusion Cell at Central Office.
 - Queries/grievances of PwD staff posted at Central Office (including Co-Annex Hyderabad & Co-Annex Mangalore) to be shared directly with the Inclusion Cell at Central Office.
 - Promoting awareness through employee engagement initiatives like monthly newsletters, online quizzes, etc. with content including global best practices, latest guidelines, etc.
 - Coordinating with Staff College to drive awareness initiatives including sharing of inputs to design exclusive training sessions / sensitization workshops to impart knowledge about inclusion, accessibility and divyang friendly features in Bank’s digital products / internal platforms.
 - Coordinating with relevant verticals to spread awareness and raise empathy by organizing activities to celebrate various annual disability days through employee engagement.
 - Collaborate with Union Access to enhance digital accessibility features and functionalities in employee facing portals, documents and system.

8. UNION ACCESS AT DIT, CENTRAL OFFICE

- i. Conducting regular assessments of the organization's digital platforms and communication materials to identify barriers to accessibility.
- ii. Developing and co-ordination for training programs to raise awareness and understanding of accessibility issues among staff members and other stakeholders.
- iii. Monitoring compliance with accessibility policies and regulations taking corrective action wherever necessary.
- iv. Continuously evaluating and improving accessibility initiatives based on feedback from employees, advances in technology and changes in legislation.

9. COMMUNICATION OF POLICY

- i. The Equal Opportunity Policy will be available to all employees via the Bank's Website, via the UBINET and via the e-Circular module in the Document Management System of the Bank.
- ii. The Internal Circulars of the Bank containing operational instructions, guidelines, advisories, manuals, service conditions and facilities to employees, etc., are available via the Bank's UBINET and via the e-Circular module in the Document Management System of the Bank.
- iii. Appropriate material will be included in the Bank's publications, recruitment notifications and training courses, etc.

10. MODIFICATION / REVIEW / REVISION

- i. The Equal Opportunity Policy of the Bank shall be modified so as to incorporate changes, as may become necessary to meet organizational needs, on the basis of Acts, Rules & Regulations, Guidelines & Directives of the Government of India / State Governments / Reserve Bank of India / IBA, etc. subject, however, after obtaining approval from the Board.
- ii. The Policy will be valid upto 30.06.2026 and its continuity may be extended for a further period not exceeding 3 months with the specific approval of Managing Director & Chief Executive Officer.

Annexure-I to Equal Opportunity Policy

Definitions as Contained in 'The Rights of Persons with Disabilities Act, 2016'
and the 'Rights of Persons with Disabilities Rules, 2017'

1. **Act** means the Rights of Persons with Disabilities Act, 2016 (49 of 2016);
2. **Appellate Authority** means an authority notified under sub-section (3) of section 14 or sub-section (1) of section 53 or designated under sub-section (1) of section 59, as the case may be.
3. **Appropriate Government** means, -
 - (i) in relation to the Central Government or any establishment, wholly or substantially financed by that Government, or a Cantonment Board constituted under the Cantonments Act, 2006, the Central Government;
 - (ii) in relation to a State Government or any establishment, wholly or substantially financed by that Government, or any local authority, other than Cantonment Board, the State Government;
4. **Barrier** means any factor including communicational, cultural, economic, environmental, institutional, political, social, attitudinal or structural factors which hampers the full and effective participation of persons with disabilities in society;
5. **Care-giver** means any person including parents and other family members who with or without payment provides care, support or assistance to a person with disability;
6. **Certificate** means a certificate of disability issued under section 57 of the Act;
7. **Certifying Authority** means an authority designated under sub-section(1) of Section 57;
8. **Communication** includes means and formats of communication, languages, display of text, Braille, tactile communication, signs, large print, accessible multimedia, written, audio, video, visual displays, sign language, plain-language, human-reader, augmentative and alternative modes and accessible information and communication technology;
9. **Competent Authority** means an authority appointed under section 49;
10. **Discrimination** in relation to disability, means any distinction, exclusion, restriction on the basis of disability which is the purpose or effect of impairing or nullifying the recognition, enjoyment or exercise on an equal basis with others of all human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field and includes all forms of discrimination and denial of reasonable accommodation;
11. **Establishment** includes a Government establishment and private establishment;
12. **Form** means a form appended to the Rights of Persons with Disabilities Rules, 2017;
13. **Fund** means the National fund constituted under section 86;

14. **Government Establishment** means a corporation established by or under a Central Act or State Act or an authority or a body owned or controlled or aided by the Government or a local authority or a Government company as defined in section 2 of the Companies Act, 2013 and includes a Department of the Government;
15. **High Support** means an intensive support, physical, psychological and otherwise, which may be required by a person with benchmark disability for daily activities, to take independent and informed decision to access facilities and participating in all areas of life including education, employment, family and community life and treatment and therapy;
16. **Inclusive Education** means a system of education wherein students with and without disability learn together and the system of teaching and learning is suitably adapted to meet the learning needs of different types of students with disabilities;
17. **Information and Communication Technology** includes all services and innovations relating to information and communication, including telecom services, web based services, electronic and print services, digital and virtual services;
18. **Institution** means an institution for the reception, care, protection, education, training, rehabilitation and any other activities for persons with disabilities;
19. **Local Authority** means a Municipality or a Panchayat, as defined in clause (e) and clause (f) of article 243P of the Constitution, a Cantonment Board constituted under the Cantonments Act, 2006; and any other authority established under an Act of Parliament or a State Legislature to administer the civic affairs;
20. **Notification** means a notification published in the Official Gazette and the expression “notify” or “notified” shall be construed accordingly;
21. **Person with Benchmark Disability** means a person with not less than forty per cent of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority.
22. **Person with Disability** means a person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others;
23. **Person with Disability having High Support Needs** means a person with benchmark disability certified under clause (a) of sub-section (2) of section 58 who needs high support;
24. **Prescribed** means prescribed by rules made under the Rights of Persons with Disabilities, Act 2016;

25. **Private Establishment** means a company, firm, cooperative or other society, associations, trust, agency, institution, organisation, union, factory or such other establishment as the appropriate Government may, by notification, specify;
26. **Public Building** means a Government or private building, used or accessed by the public at large, including a building used for educational or vocational purposes, workplace, commercial activities, public utilities, religious, cultural, leisure or recreational activities, medical or health services, law enforcement agencies, reformatories or judicial foras, railway stations or platforms, roadways, bus stands or terminus, airports or waterways;
27. **Public Facilities and Services** includes all forms of delivery of services to the public at large, including housing, educational and vocational trainings, employment and career advancement, shopping or marketing, religious, cultural, leisure or recreational, medical, health and rehabilitation, banking, finance and insurance, communication, postal and information, access to justice, public utilities, transportation;
28. **Reasonable Accommodation** means necessary and appropriate modification and adjustments, without imposing a disproportionate or undue burden in a particular case, to ensure to persons with disabilities the enjoyment or exercise of rights equally with others;
29. **Registered Organisation** means an association of persons with disabilities or a disabled person organization, association of parents of persons with disabilities, association of persons with disabilities and family members, or a voluntary or non-governmental or charitable organization or trust, society, or on-profit company working for the welfare of the persons with disabilities, duly registered under an act of parliament or a State Legislature;
30. **Rehabilitation** refers to a process aimed at enabling persons with disabilities to attain and maintain optimal, physical, sensory, intellectual, psychological environmental or social function levels;
31. **Special Employment Exchange** means any office or place established and maintained by the Government for the collection and furnishing of information, either by keeping of registers or otherwise, regarding -
 - a. Persons who seek to engage employees from amongst the persons with disabilities
 - b. Persons with benchmark disability who seek employment
 - c. Vacancies to which persons with benchmark disabilities seeking employment may be appointed

32. **Specified Disability** means the disabilities as specified in the Schedule and depicted in Annexure-II of this Policy.
33. **Transportation Systems** includes road transport, rail transport, air transport, water transport, para transit systems for the last mile connectivity, road and street infrastructure, etc;
34. **Universal Design** means the design of products, environments, programmes and services to be usable by all people to the greatest extent possible, without the need for adaptation or specialized design and shall apply to assistive devices including advanced technologies for particular group of persons with disabilities.



Annexure-II to Equal Opportunity Policy

'Specified Disability' as per Rights of Persons with Disabilities Act, 2016

1. Physical Disability –

A. Locomotor Disability (a person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both), including–

- (a) "Leprosy Cured Person" means a person who has been cured of leprosy but is suffering from–
- loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
 - manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
 - extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall construed accordingly;
- (b) "Cerebral Palsy" means a Group of non-progressive neurological condition affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;
- (c) "Dwarfism" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;
- (d) "Muscular Dystrophy" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterised by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;
- (e) "Acid Attack Victims" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.
- (f) "Spinal Deformity (SD) and Spinal Injury (SI) without any associated neurological/limb dysfunction".
- (g) "Spinal Deformity (SD) and Spinal Injury (SI) with associated limb dysfunction".

B. Visual Impairment—

(a) "Blindness" means a condition where a person has any of the following conditions, after best correction—

- i. total absence of sight; or
- ii. visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; or
- iii. limitation of the field of vision subtending an angle of less than 10 degree.

(b) "Low-Vision" means a condition where a person has any of the following conditions, namely: —

- i. visual acuity not exceeding 6/18 or less than 20/60 up to 3/60 or up to 10/200 (Snellen) in the better eye with best possible corrections; or
- ii. limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

C. Hearing Impairment—

(a) "Deaf" means persons having 70 DB hearing loss in speech frequencies in both ears;

(b) "Hard of Hearing" means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears;

D. "Speech and Language Disability" means a permanent disability arising out of conditions such as laryngectomy or aphasia affecting one or more components of speech and language due to organic or neurological causes.

2. Intellectual Disability —a condition characterized by significant limitation both in intellectual functioning (reasoning, learning, problem solving) and in adaptive behaviour which covers a range of every day, social and practical skills, including—

A. "Specific Learning Disabilities" means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia;

B. "Autism Spectrum Disorder" means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviours.

3. Mental Behaviour —"mental illness" means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity

to recognize reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.

4. Disability caused due to—

A. Chronic Neurological Conditions, such as—

- (a) "Multiple Sclerosis" means an inflammatory, nervous system disease in which the myelin sheaths around the axons of nerve cells of the brain and spinal cord are damaged, leading to demyelination and affecting the ability of nerve cells in the brain and spinal cord to communicate with each other;
- (b) "Parkinson's Disease" means a progressive disease of the nervous system marked by tremor, muscular rigidity, and slow, imprecise movement, chiefly affecting middle-aged and elderly people associated with degeneration of the basal ganglia of the brain and a deficiency of the neurotransmitter dopamine.

B. Blood Disorder—

- (a) "Haemophilia" means an inheritable disease, usually affecting only male but transmitted by women to their male children, characterised by loss or impairment of the normal clotting ability of blood so that a minor wound may result in fatal bleeding;
- (b) "Thalassemia" means a group of inherited disorders characterised by reduced or absent amounts of haemoglobin.
- (c) "Sickle Cell Disease" means a hemolytic disorder characterised by chronic anemia, painful events, and various complications due to associated tissue and organ damage; "hemolytic" refers to the destruction of the cell membrane of red blood cells resulting in the release of hemoglobin.

5. Multiple Disabilities (more than one of the above specified disabilities) including deaf blindness which means a condition in which a person may have combination of hearing and visual impairments causing severe communication, developmental, and educational problems.

6. Any other category as may be notified by the Central Government.

Annexure-III to Equal Opportunity Policy

List of Posts identified suitable for Persons with Disabilities in Union Bank of India along with Job Profile of each Post

Officer cadre equivalent to Group 'A' Posts in Government of India

S.No.	Post(s)	Job Profile
1	Officers (General Banking)	<ul style="list-style-type: none"> i. Conduct of transaction both online in CBS environment as well as manual. ii. Takes care of various types of financial transactions of all types of customers. iii. Scrutinize & Processing loan application, Maintain payment records, Bill passing, Record keeping, Payment of Taxes, Fees, Licenses, etc. and Maintenance of records, Payments Documentation, Data feeding of financial transactions, Budget preparation, Supervisory. iv. Work delegation to juniors Supervise subordinates engaged in maintenance of accounts and records. v. Scrutinize ledger and other records. vi. Prepare final accounts such as trial balance, profit and loss statement or such balance sheet etc. as required. vii. See that prescribed accounting procedure is followed by offices, establishments and institutions as well as account books are properly maintained. viii. Examine account books and records for accuracy and completeness of financial statements. ix. Check items of entries in day book or journal for correct recording, scrutinize bills, vouchers and relevant entries in cash books. x. Verify ledger entries against receipts for cash payment. Check total for proper observance of accounts procedure and ensure that all revenue and expenditure and disbursements are properly authorized, vouched and correctly classified. xi. Perform Credit Analysis (Worthiness) and process Loan proposals. xii. Inspect Business Units as well as Bonafides of the prospective Barrowers as a part of the Credit dispensation process. xiii. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority. xiv. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines. xv. Attend to various queries raised by vetting/ recommending authority on Credit. xvi. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office. xvii. Communicate Credit sanction status to the borrower.

		<p>xviii. Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal.</p> <p>xix. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance.</p> <p>xx. Providing developmental guidance and direction as and when required.</p> <p>xxi. Handle the Credit portfolio, Processing & Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers & Acquisitions, Lending Automation solutions, etc.</p> <p>xxii. Report to appropriate authority irregularities in accounts, improper expenditure etc.</p> <p>xxiii. Participate in exhibitions and display posters, charts, models, etc. to public.</p> <p>xxiv. Supervise the branch administration, exercise control over Cash/ Cheque and receipt payments; settle/sanction claims, loans etc.</p> <p>xxv. Organize and control all clerical work in the office, mark the dak, allot duties of staff, co-ordinate and supervise work of the clerical staff and look after discipline, administrative matters including cases of Leave, Insubordination, arrangement of office accommodation, furniture, office equipments etc.</p> <p>xxvi. To participate in selection process in respect of recruitment and promotions.</p> <p>xxvii. To visit local area and contact public to promote banking business.</p> <p>xxviii. To maintain liaison with various authorities for promoting banking business.</p> <p>xxix. The work is performed both inside and outside.</p> <p>xxx. Extensive touring for Marketing, Audit, etc. may be involved.</p> <p>xxxi. Inspection of accounts, documents, stocks, etc is involved.</p> <p>xxxii. Public dealing is involved.</p> <p>xxxiii. Should have functional communication skills.</p>
2	Marketing Officers	<p>i. Performing the functions of undertaking sales and extending service to clients.</p> <p>ii. The main functions are in the making sales, calls and attending to customer's banking requirements.</p> <p>iii. Analyzing and making strategies in respect of sales of various products, both in the country and abroad.</p> <p>iv. May visit intending buyers, negotiate terms and conditions of business with them and convince them of the superiority of the Bank's products over that of products of the other organizations</p> <p>v. To arrange exhibition of their products.</p> <p>vi. To get pamphlets etc. prepared for the publicity of their goods.</p>

		<ul style="list-style-type: none"> vii. Keep themselves abreast of their latest national and international market trends and advise their deptt. to make necessary changes, modification in the design and the quality of products to increase their selling potential. viii. Give suggestions on pricing of various products in view of competition and market realities. ix. The work is performed both inside and outside. x. Working in computerized environment as well as visits for promoting business xi. Extensive touring may be involved. xii. Public dealing is involved. xiii. Should have functional communication skills
3	Law Officers	<ul style="list-style-type: none"> i. Study facts, available documents or papers pertaining to legal aspects of different issues raised by various Departments, give opinion and advice, if necessary. ii. Scrutinize and advise on legal aspects of Government rules and regulations etc. iii. Prepare and file legal proceeding, plaints, complaints, legal statement, affidavits etc. in civil and criminal courts of law, advise departments to procure evidence and documents etc., in support of the cases. iv. Arranging witnesses for appearing on behalf of the Bank. v. Appearing in the court of law to plead the Bank's case. vi. Preparing briefs for the senior lawyers. vii. Drafting/ scrutinizing various legal documents & dealing with advocates, rendering legal opinions. viii. Litigation support by effective follow-up and monitoring of Recovery suit before DRT / Civil Court / High Court / BIFR. ix. Assisting the authorized officers in action under SARFAESIA for recovery of NPA dues. x. Verification and approval on legal perspectives of Original Applications / Plaints being filed in recovery cases. xi. Establishing effective liaison between the Advocate and the field functionaries. xii. Advise and assist the field functionaries in defending the claims against Bank. xiii. Approval / preparation of security documents / contract documents, etc. xiv. Assisting & advising field functionaries in compliance of Laws, Rules & Regulations. xv. Compliance of provisions of Rights to Information Act. xvi. Litigation support under Industrial Disputes Act. xvii. Identifies advocates for empanelment for representation in court hearing and reviews their performance xviii. The work is performed both inside and outside. xix. Working in computerized environment as well as visits other

		<ul style="list-style-type: none"> xx. Extensive touring may be involved. xxi. Public dealing is involved. xxii. Should have functional communication skills
4	Rural Development Officers	<ul style="list-style-type: none"> i. To enhance the Bank's business and market share through driving credit dispensation in a quality manner in the Bank's rural geography as defined; maximizing profits in the agricultural, micro, small, medium enterprises and other priority sectors, including financial inclusion ii. Surveys the command area, identifies potential areas of business growth, develops and increases the volume of business specifically with respect to advances in the focus sectors including customization of schemes basis local area imperatives, cross selling etc iii. Scrutinizes/ conducts pre & post inspection, due diligence, obtaining/renewal of security documents etc and appraises credit proposals and recommends to appropriate approving authority in a timely manner, as per loan policy guidelines iv. Increases customer base in the agriculture & other priority sectors and also ensures customer satisfaction through timely disposal of advances proposals, and other value added products and services like ATMs, SMS/Mobile banking, RTGS etc. v. Provides customers with quality servicing and takes initiatives to enhance customer retention and satisfaction through prompt and effective grievance redressal, handling of queries and meeting other customer requirements with empathy and understanding of the rural customer's context vi. Assists in mobilization of resources with specific focus on CASA to enhance market share vii. Drives NPA recovery to maintain quality of assets viii. Increases visibility and awareness of the Bank's image through rural publicity, field visits and also builds understanding of its financial services and products amongst focus groups by conducting road shows, campaigns and other marketing initiatives ix. Reaches the unreached through the business correspondent model to build awareness of the Bank's products, services and credibility to service as well as provides doorstep banking x. Implements various initiatives to enhance financial inclusion through no-frills deposits, advances, remittances, insurance, Kisan Credit Cards, and other cost effective financial instruments and supports the Village Knowledge Center's functioning. xi. The work is performed both inside and outside. xii. Working in computerized environment as well as visits for promoting business xiii. Extensive touring may be involved.

Classification: Internal

		xiv. Public dealing is involved. xv. Should have functional communication skills
5	Security Officers	<ul style="list-style-type: none"> i. Planning, controlling and supervising security arrangement of establishment buildings, men, materials and other movable and immovable property against fire, thefts, pilferage, unauthorized entry and other Hazards. ii. Allot duties to security personnel at gates of branches / offices administrative buildings, etc. iii. Supervising Issue of gate passes to visitors desiring entry into premises and check security personnel on duty. iv. Enquire into complaints of unauthorized entry of men and passage of material and cases of theft etc. and report the matter to police for further action. v. To maintain discipline amongst security personnel. To assist fire-fighting personnel in case of fire. vi. To periodically inspect all the Bank's premises. As a result they have to travel extensively even to remote branches by available means of transportation. vii. To participate in selection process in respect of recruitment of Security Personnel including Officers & Armed Guards. viii. To conduct training of armed guards including handling and firing firearms. ix. To liaise with police and various local administrative offices for getting the work done effectively. x. Training armed guards and staff members on use of fire extinguishers by giving live demonstration/ training. xi. To investigate incidents of crime and interact with police. xii. To help in getting various security gadgets installed in branches/ offices and monitor all AMCs regularly. xiii. The work is performed both inside and outside. xiv. Working in computerized environment as well as visits. xv. The job can be hazardous at times xvi. Extensive touring may be involved. xvii. Public dealing is involved. xviii. Should have functional communication skills
6	Official Language (Hindi) Implementation Officers	<ul style="list-style-type: none"> i. Translation of Official documents, Circulars and correspondences. ii. Preparation of various types of Reports, both manual & online, for submission to higher offices in the Bank, RBI & Gol. iii. Organizing workshops on Official language for improving the working knowledge of employees, Implementation of Official Language & its publicity iv. Publication of quarterly house journal on implementation of Official Language v. Publication of literatures on Banking related topics vi. Inspection of Branches/ Offices in respect of Implementation of Official Language in the Bank

		<ul style="list-style-type: none"> vii. Organizing various programmes in respect of "Hindi Divas" celebration viii. Organizing meetings of the working committee on Official Language Implementation ix. Maintenance of Office records / files x. Computer operations & updation of records on Core Rajbhasha solutions xi. Organizing & participating in the Parliamentary Committees on Official Language Implementation xii. The work is performed both inside and outside. xiii. Working in computerized environment as well as visits xiv. Extensive touring may be involved. xv. Should have functional communication skills
7	Personnel Officers	<ul style="list-style-type: none"> i. Formulation & Review of HR policies, like Recruitment, Promotion, Transfer, Service Conditions, Training, Terminal Benefits, Disciplinary matters, Staff Welfare, etc. ii. Implement Govt. guidelines on various subjects iii. Conducting Recruitment and Promotion processes, iv. Administrating Transfer and Redeployment matters. v. Administration of Staff Compensation, Incentives, Terminal benefits, Staff Welfare measures, etc. vi. Advise, assist and administrate Human Resource development, Training & Skill building. vii. Administrating redressal of Staff Grievances, Industrial Disputes, etc viii. Administration of sports, cultural and social activities. ix. Administration of Disciplinary matters, including charge-sheeting, conducting inquiries, imposing penalties, processing appeal and review cases, matters connected to vigilance proceedings, etc. x. Maintaining cordial Industrial Relations with various segments of employees, Trade Unions and Associations. xi. To represent Bank in labour conciliation proceedings in respect of Industrial disputes. xii. The work is performed both inside and outside. xiii. Working in computerized environment as well as visits xiv. Extensive touring may be involved. xv. Should have functional communication skills
8	Electrical Officers	<ul style="list-style-type: none"> i. Supervision of supply and distribution of electrical load in the Bank's premises, rerouting cables for optimum usage and optimising the use of electricity, and preparing and updating the circuit diagram accordingly; ii. Supervise Installation & Maintenance of electrical sub-stations, circuit breakers, transformers, electrical switchgears and instrumentation, iii. Supervise installation and maintenance and repairs of HT / LT electrical installation in Bank's premises; iv. Supervise Maintenance & Repair of AC plants and window units, lifts, water pumps and DG sets,

Classification: Internal

		<p>telecommunication networks, lifts & escalators, CCTV, Access Control, sewerage plants, neon-signages;</p> <p>v. Maintain close liaison with power Suppliers / distributors and arrange for additional load of power as per requirement from time to time;</p> <p>vi. Explore possibilities of shifting to renewable sources of energy</p> <p>vii. Maintenance and upkeep of the entire system, documentation and control of expenditure;</p> <p>viii. Devise ways and means to cut down the consumption and wastage of electricity in the Bank's premises</p> <p>ix. Prepare single line diagram, electrical layouts, tender documents, bill of quantity, specification, certification of contractors' bills, measurement books, etc.</p> <p>x. Ensure Preventive Measures and Safety of Installations, Act as Electrical Adviser on projects.</p> <p>xi. The work is performed both inside and outside.</p> <p>xii. It involves hazards of high voltage</p> <p>xiii. Working in computerized environment as well as visits</p> <p>xiv. Public dealing is involved.</p> <p>xv. Should have functional communication skills</p>
9	Fire Officers	<p>i. Maintain the fire Protection /fighting equipments in the Bank in good working condition at all times.</p> <p>ii. Prepare Fire Orders and Fire Operational plans and get them Implemented.</p> <p>iii. Impart regular Training to the Staff members in the use of Fire protection/ Fighting equipments provided in the premises and keep them informed about the Fire emergency evacuation plan.</p> <p>iv. Keep proper Liaison with city Fire Brigade, and</p> <p>v. Ensure that all Fire precautionary measures are observed at all times.</p> <p>vi. The work is performed both inside and outside.</p> <p>vii. It involves hazards of fire & smoke</p> <p>viii. Working in computerized environment as well as visits</p> <p>ix. Public dealing is involved.</p> <p>x. Should have functional communication skills</p>
10	Architects / Civil Engineers	<p>i. Process of Designing, planning, identifying the works/ measures required, preparing tenders, estimation of cost, bill of quantity, site supervision, testing at site, quality control certification of bills, knowledge of structural design, estate management, repairs and maintenance to properties, preparing pert chart, budgeting etc.</p> <p>ii. To guide, supervise and inspect construction work from time to time to ensure execution according to plan.</p> <p>iii. To consult engineer and specialist and get light and power fittings, sanitary fittings etc. done by them.</p> <p>iv. To approve payment on correct execution of work.</p> <p>v. Should have functional communication skill</p>

		<ul style="list-style-type: none"> vi. The work is performed both inside and outside. vii. It involves hazards arising out of construction activities viii. Working in computerized environment as well as visits ix. Public dealing is involved. x. Should have functional communication skills
11	Technical Officers	<ul style="list-style-type: none"> i. Preparing techno-economic feasibility reports for projects of medium to large size industries ii. Study performance of existing machinery and suggest level & types of credit facilities. iii. Inspect work in workshop at different stages of production. iv. Perform Credit Analysis (Worthiness) and process Loan proposals. v. Inspect the Business Unit as well as the Bonafides of the prospective Barrower as a part of the Credit dispensation process. vi. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority. vii. Process new / Renew Credit proposals in a timely manner and put forth comment / recommendations to appropriate authority as per Banks Loan policy guidelines. viii. Attend to various queries raised by vetting/ recommending authority on Credit. ix. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office. x. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance. xi. Providing developmental guidance and direction as and when required. xii. Handle the Credit portfolio, Processing & Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers & Acquisitions, Lending Automation solutions, etc. xiii. The work is performed both inside and outside. xiv. Working in computerized environment as well as visits xv. It may involve working in hazardous conditions xvi. Public dealing is involved. xi. Should have functional communication skills
12	Information Technology Officers	<ul style="list-style-type: none"> i. Work on Core Banking Solutions (CBS) & its implementation in Bank ii. Maintain & manage networking iii. Collects and dissemination of information iv. Resolve computer software problems in computer in the Bank. v. Designing and developing of software applications vi. Development & Maintenance of Web Sites & Portals; vii. IT security like security design and implementation for E-Business etc.,

		<ul style="list-style-type: none"> viii. Setting up of LAN, WAN, MAN, VSATs, Switches etc.; ix. Maintaining all computer and equipments related to IT in proper working condition. x. Managing computer network, solving Hardware & Software problems, install Servers & systems. xi. Attend to technical equipment, plan local area network, internet and networking, xii. Write technical report and involve in business development activities. xiii. Programming of the software and tools for testing and other activities. xiv. Reviewing of IT Security Policy and its implementation, IT Security Architecture Review on the basis of environmental analysis, threats discovered and vulnerabilities found, assist in procurement and installation of Security Devices to create a secured environment, administer 24 x 7 Monitoring of Security Devices, issuing security guidelines, creating user awareness by conducting Workshops and releasing Newsletters, and ensuring compliances to RBI, Government of India, Cert-in Guidelines and IS Audit of IT Security. xv. The work is performed both inside and outside. xvi. Working in computerized environment as well as visits xvii. Should have functional communication skills
13	Economist	<ul style="list-style-type: none"> i. Assisting in carrying out Economic Analysis, Research & MIS System and guiding his team of Economist. ii. Undertaking Studies relating to Market Trends, Market Share / General Economic conditions using Trend Analysis and Projections, iii. Planning, budgeting and monitoring of the performance of Branches / Regions / Zones / Bank, iv. Preparing Forecast for business indicators from analysis of various magazines / newspapers / publications, etc., v. Building up of data base and industry profiles, vi. Preparing Notes / Briefs on micro and macro economic indicators, international trends, etc. vii. The work is performed both inside and outside. viii. Working in computerized environment as well as visits ix. Should have functional communication skills
14	Officers (Asset - Liability / Risk Management)	<ul style="list-style-type: none"> i. Promotion Risk and regulatory compliance by identifying, quantifying, reviewing, evaluating & measuring risk to ensure that all risk categories are identified and managed in accordance with regulatory compliance and audit requirements, approved risk tolerance, risk appetite and strategic plans approved by the Board of Directors. ii. To assist and formulate Bank's Risk Policies. iii. The work is performed inside. iv. Working in computerized environment as well as visits

		<ul style="list-style-type: none"> v. Public dealing is involved. vi. Should have functional communication skills
15	Chartered Accountant	<ul style="list-style-type: none"> i. Perform Credit Analysis (Worthiness) and process Loan proposals. ii. Inspect Business Units as well as Bonafides of the prospective Barrower as a part of the Credit dispensation process. iii. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority. iv. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines. v. Attend to various queries raised by vetting/ recommending authority on Credit. vi. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office. vii. Communicate Credit sanction status to the borrower. viii. Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal. ix. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance. x. Providing developmental guidance and direction as and when required. xi. Handle the Credit portfolio, Processing & Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers & Acquisitions, Lending Automation solutions, etc. xii. Handle Taxation matters, Finalization of Accounts, Auditing, Compliance of Regulatory norms etc. xiii. The work is performed inside as well as outside. xiv. Should have functional communication skill The work is performed both inside and outside. xv. Working in computerized environment as well as visits xvi. Public dealing is involved. xvii. Should have functional communication skills
16	Credit Officers	<ul style="list-style-type: none"> i. Perform Credit Analysis (Worthiness) and process Loan proposals. ii. Inspect Business Units as well as Bonafides of the prospective Barrower as a part of the Credit dispensation process. iii. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority. iv. Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines.

		<ul style="list-style-type: none"> v. Attend to various queries raised by vetting/ recommending authority on Credit. vi. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office. vii. Communicate Credit sanction status to the borrower. viii. Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal. ix. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance. x. Providing developmental guidance and direction as and when required. xi. Handle the Credit portfolio, Processing & Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers & Acquisitions, Lending Automation solutions, etc. xii. The work is performed inside as well as outside. xiii. Working in computerized environment as well as visits xiv. Public dealing is involved. xv. Should have functional communication skills
17	Company Secretary	<ul style="list-style-type: none"> i. Attending to Secretarial duties / functions and will be nominated as "Compliance Officer" for various statutory requirements in terms of Clause 47(a) of the Listing Arrangement. ii. Act as the Secretary to the Audit Committee of the Board as required under Clause 49(11) of the Listing Agreement. iii. The work is performed inside. iv. Working in computerized environment as well as visits v. Public dealing is involved. vi. Should have functional communication skills
18	Dealers	<ul style="list-style-type: none"> i. Conducting forex/money market operations including call money operations/security dealings/treasury/ structuring of financial products/dealing in derivatives and connected operations [forex as well as domestic]. ii. The work is performed inside. iii. Working in computerized environment. iv. Public dealing is involved. v. Should have functional communication skills.
19	Forex Officers	<ul style="list-style-type: none"> i. To understand clients risk exposure and market derivative and other risk management products, to design, develop and market new products to secure new connections of exporters / importers to the bank. ii. The work is performed both inside and outside. iii. Working in computerized environment as well as visits iv. Public dealing is involved. v. Should have functional communication skills.

	Note:	<p>Over & above the Job Profile against each of the 19 Posts in Group-A mentioned above, all Staff members in the Officer cadre are subject to the following:</p> <ul style="list-style-type: none"> • Every Officer employee shall, at all times, take all possible steps to ensure and protect the interest of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an officer employee. • Every Officer employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations. • Every Officer employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.
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Clerical cadre equivalent to Group 'C' Posts in Government of India

S.No.	Posts	Job Profile
1	<p>Customer Service Associate (CSA) (Earlier Clerical staff / Single Window Operator 'A' and Single Window Operator 'B')</p>	<ol style="list-style-type: none"> i. Attending to customers across the counters for all routine clerical work other than supervisory work except specifically provided herein. ii. 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. iii. Receiving and acknowledging inward thapals / letters / courier / speed post etc. iv. Ensuring proper content in the covers and envelopes including thapals, Registered Post / Courier / Speed Post etc., before despatch of the same. v. 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. vi. Updating and uploading in the system, KYC documents which are verified and approved by a supervisory staff. vii. Following up and guiding the customers for completing the KYC, e-KYC / Re-KYC / c-KYC. viii. Generation of CIBIL reports. ix. 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. x. Printing of Passbook including of Barcode / Branch, Customer details page, Transactions at the request of the customers / a supervisory staff whenever required. xi. Preparation and/or generation of Certificate of Balance from the system at the request of the customer for authentication/approval by a supervisory staff. xii. Registering Standing Instructions of customers in the system for authentication by a supervisory staff.

		<ul style="list-style-type: none"> xiii. Registering Stop Payment Instructions of the customers in the system for authentication by a supervisory staff. xiv. Registering/entering (PPS) Positive Pay System letters in the system as are received from the account holders for further approval by a supervisory staff. xv. 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. xvi. Delivery of Debit Card to customers after entering the details in the prescribed register and obtaining the acknowledgement for the customer, subject to approval by a supervisory staff. xvii. Recounting of cash department/currency chest. xviii. Scanning and capturing of specimen signatures of account holders for authentication by a supervisory staff. xix. Assisting an officer in Loan Recovery Department by writing letters to borrowers on overdue instalments, overdue notices, default advices, contacting borrowers for remainder, etc. either by sending mail or by contacting through phone. xx. Generating or preparing intimation letters to the customers about due date of maturity of Deposits and seeking renewal of Deposits. xxi. 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) xxii. Generating or preparing intimation letter to customers for payment of Locker Renewal Fee. xxiii. 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. xxiv. Feeding/uploading details of credit proposals, loan applications/documents after authentication by a supervisory staff. xxv. Working in "May I Help You" counters. xxvi. Working in Audit Departments to assist Internal Auditors in preparation of audit reports, related correspondence, etc. xxvii. In dedicated and exclusive cash counters, there shall be no limit for accepting / paying cash from / to the customers. xxviii. In other counters, receipt of cash and authorization of the cash received upto Rs 50,000. xxix. Cash receipts for issuance of pre-signed DDs, etc. independently upto and including Rs 50,000. xxx. Passing cash cheques and other like instruments independently upto and including Rs 50,000.
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		checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.
2	Senior Customer Service Associate (Cash) (Earlier Head Cashier)	<p>i. Passing cash cheques and other like instruments independently upto and including Rs. 50,000.</p> <p>ii. Cash receipt and authorisation independently upto and including Rs. 50,000.</p> <p>iii. Cash receipt for pre-signed DD, etc. independently upto and including Rs. 50,000.</p> <p>iv. Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs. 1,50,000.</p> <p>v. 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.</p> <p>vi. Loading / replenishing cash in on-site ATMs / Cash Recycler Machines or other similar machines during office hours jointly with a Special CSA / Officer.</p> <p>vii. 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.</p> <p>viii. Opinion compilation.</p> <p>ix. Verification of vernacular signatures/endorsements.</p> <p>x. Countersigning cheques and / or drafts (on selves or correspondents), payment orders, deposit receipt receipts, etc.</p> <p>xi. Attending to Government Treasury work,</p> <p>xii. Discharging/endorsing bill, cheques, etc.</p> <p>xiii. In dedicated and exclusive cash counters, there shall be no limit for accepting and paying Cash from / to customers.</p> <p>xiv. Shall attend to any other duties allotted.</p> <p>xv. Work is performed both inside as well as outside.</p> <p>Notes:</p> <p>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.</p> <p>b. Checking/ verifying would mean 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.</p> <p>c. Passing includes verification of signatures and scrutiny as to the correctness of endorsement on and other</p>

		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.
3	Special Customer Service Associate (Earlier Special Assistants)	<ul style="list-style-type: none"> i. Passing cash cheques and other like instruments independently upto and including Rs. 1,00,000. ii. Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs. 3,00,000. iii. 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). iv. Authorisation of Cash receipt independently upto and including Rs. 2,00,000. v. 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. vi. 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. vii. 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. viii. 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 initialling by way of authenticating them for accuracy / correctness. ix. Checking, manually or online, current, savings and other accounts. x. Discharging, endorsing cheques, bills, etc. xi. Perform, when required in a computerised set-up, system control functions, either jointly with an officer or independently, upon specific authorisation in this regard. xii. 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. xiii. Loading / replenishing cash in on-site ATMs / Cash Recycler Machines or other similar machines during office hours jointly with a Senior CSA (Cash) / Officers.

		<p>xiv. 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) / Officers.</p> <p>xv. 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, whenever necessary:</p> <ol style="list-style-type: none"> 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 acknowledgements and assisting in the examination of vouchers other than those of inter-branch/sub-office(s) item-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. p) Shall attend to any other duties allotted. q) Work is performed both inside as well as outside. <p>Notes:</p> <ol style="list-style-type: none"> (i) In respect of special pay carrying posts:- <ol style="list-style-type: none"> a. Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all
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		<p>the formalities are complete, rests with the other signatory.</p> <p>b. Checking/ verifying would mean 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.</p> <p>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.</p> <p>(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.</p> <p>(iii) It may be noted that:</p> <p>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.</p> <p>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 provision of Industrial Disputes Act, 1947 for all purposes irrespective of their emoluments, designations or nomenclature.</p> <p>c) Special Customer Service Associates: Their duties do not include the duties of Senior Customer Service Associate (Cash).</p> <p>d) The duties provided herein under this Settlement are subject to performance within the respective stipulated working hours.</p>
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Subordinate Staff cadre equivalent to Group 'D' Posts in Government of India

S.No.	Posts	Job Profile
1	Driver	Driving Bank's Vehicles, maintain and effect minor repairs (not requiring a technician's skill) to motor cars, motor vans, station wagons, scooters, motorcycles or other motor vehicles.
2	Special Office Assistant (Earlier Head Peon)	Persons required to assist in supervision of various matters pertaining to subordinate staff like: <ul style="list-style-type: none"> i. Cleanliness of the office premises. ii. Cleanliness of uniforms.

		<ul style="list-style-type: none"> iii. Leave arrangements. iv. Arrangements for safekeeping of keys; and v. Distribution of duties amongst the subordinate staff.
3	Senior Office Assistant (Earlier Bill Collector / Daftary)	<ul style="list-style-type: none"> i. Obtaining acceptance of bills of exchange, hundies, etc., drawn on local parties or Banks and / or collecting payments thereof. ii. Collecting payments for cheques or postal orders, Bills, Hundies, etc., from Banks or Post office counters, Local parties, etc. iii. They may also be required to collect cash not exceeding Rs. 5,000/- at a time against various instruments. iv. Simple binding of books and registers, Press copying. v. Filing independently letters and other papers in respective files as per instructions marked thereon. vi. Assisting in issuing stationery. vii. Stacking under guidance old records in orderly manner and assisting in giving them out when required. viii. Undertaking the whole process of sorting, arranging, numbering, tallying the total number of stitching the vouchers.
4	Office Assistant (Tech) / AC Plant Helper	Semi-skilled persons who under the supervision of the technician to attend to routine maintenance of electrical equipment's, effecting minor repairs to electrical fixtures and appliances.
5	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.
6	Liftman	<ul style="list-style-type: none"> i. Operate and maintain lift. ii. The work is performed mostly inside.
7	Office Assistant (Earlier Peon / sub-staff)	<ul style="list-style-type: none"> i. Manual work collection of keys and open doors, ii. Serve water and any other manual work assigned. iii. Carrying files and registers from one section to another section. iv. Attending any other duties allotted. v. Work is performed mostly inside. Occasional field work is involved.
8	Cash Peon	<ul style="list-style-type: none"> i. 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. ii. To stitch currency note bundles, iii. To stitch and seal parcels and packets containing currency notes

		<p>iv. To transit cash from the Bank to an office outside or vice versa, if unaccompanied by a watchman / Armed Guard.</p> <p>v. Attending any other duties allotted.</p> <p>vi. Work is performed both inside as well as outside.</p>
9	Watchman	<p>i. 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 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 the bank's premises or outside where an armed guard is not employed.</p> <p>ii. Patrolling around buildings and premises frequently, examining doors, windows and gates and ensures that they are properly secured and have not been tampered with.</p> <p>iii. Watches for fire hazards, broken water pipes, Presence of unauthorized persons.</p> <p>iv. Reporting irregularities or anything found tampered to authorities.</p> <p>v. Informing police / fire brigade in emergency.</p> <p>vi. Shall attend to and switching off lights, fans, A/C's etc., when not in use.</p> <p>vii. The work is performed mostly outside. The job may require standing/roaming for long hours</p>
10	Housekeeper-cum-Office Assistant (Earlier Housekeeper-cum-Peon)	<p>i. Opening and closing the office in the presence of supervisor.</p> <p>ii. Dusting of furniture & fixtures, tables, chairs, doors, windows, floors, ceiling, walls, computers, etc.,</p> <p>iii. Cleaning, sweeping, swabbing, moving things and materials and removes garbage.</p> <p>iv. Cleaning and washing bathrooms, lavatories, drains. etc in phenyl and water.</p> <p>v. Cleaning of carpets & rugs with brush.</p> <p>vi. Washing and cleaning the plates, glass and cups, serving tea & snacks.</p> <p>vii. Spraying periodically DDT or other insecticides.</p> <p>viii. Serve water and any other manual work assigned.</p> <p>ix. Lifting, moving, transferring and carrying things, articles etc from one section to another inside or outside the Bank's premises.</p> <p>x. Carrying files and registers from one section to another section.</p> <p>xi. Simple binding of books and registers, Press copying.</p> <p>xii. Filing independently letters and other papers in respective files as per instructions marked thereon.</p> <p>xiii. Assisting in issuing stationery,</p> <p>xiv. Stacking under guidance old records in orderly manner and assisting in giving them out when required,</p>

Classification: Internal

		<p>xv. Undertaking the whole process of sorting, arranging, numbering, tallying the total number of stitching the vouchers.</p> <p>xvi. Weighs covers of outgoing dak, affixes correct stamps on them and fastens them for posting.</p> <p>xvii. Attending any other duties allotted.</p> <p>xviii. Work is performed both inside as well as outside.</p>
11	Armed Guard / Security Guard	<p>The Post is considered as not suitable for Persons with Benchmark Disabilities in view of the Job Profile mentioned below:-</p> <ol style="list-style-type: none"> 1. Perform Armed Guard 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: <ol style="list-style-type: none"> (i) Guns, Pistol or any other fire arm; or (ii) Dagger, sword, khukri or spear; or (iii) any other licensed weapon. <p>Note: '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> 2. Operating gadgets like Electronic Alarm systems, CCTV systems, X-Ray machines, Door Frame Metal Detector (DFMD), Hand Held Metal Detector (HHMD), etc., for security of men and materials entering or exiting the Bank's premises. 3. Maintenance and Operation of Fire Alarm systems and Fire-fighting equipments. 4. Work in shifts including night shifts. To perform other routine duties of the Subordinate cadre as required by the Management from time to time.
	Note:	<p>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.</p> <ol style="list-style-type: none"> i. 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. ii. To pack currency note bundles. iii. To pack and seal parcels and packets containing currency notes. iv. To accompany transit cash from the Bank to an office and vice versa.