

Duties, Powers and Responsibilities of Employees in Workmen Cadre

The duties and responsibilities of workmen are enunciated in the HRD Circular No. 629 dated 12.06.2010. This circular was the implementation of 9th Bi-Partite Settlement, and the duties of the workmen were laid down in the same. It has been further enunciated in IAD circular no 31/2016 dated 05.12.2016.

Duties of SWO A:

All members of the clerical staff who do not get any special pay as on 30th April 2010 on regular basis shall be designated as Single Window Operator

A. The following duties shall inter alia form part of their normal duties:

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

All clerks shall also perform all duties and functions of their cadre, either online or manually, which does not involve any passing or supervisory function of an officer of the bank. He will, wherever and whenever required, function as a single window operator where he will also receive and pay cash.

In addition, his duties will include –

- (a) Passing and cash payment of all cheques/withdrawal forms/bankers cheques/gift cheques, etc. up to and including Rs.10000.
- (b) Passing independently clearing and transfer cheques, vouchers, etc.(whether credits or debits) up to and including Rs.15000.
- (c) Receipts of cash and issuance of pre-signed drafts/gift cheques/travellers cheques/pay orders/bank orders, etc. up to and including Rs.15000.

Duties of SWO B:

In addition to the duties of Single Window Operator A, their duties will include:

- (a) Passing and cash payment of all cheques/withdrawal forms/bankers/cheques/gift cheques, etc. up to and including Rs.20000.
- (b) Passing independently clearing and transfer cheques, vouchers, etc.(whether credits or debits) up to and including Rs.25000.
- (c) Receipts of cash and issuance of pre-signed drafts/gift cheques/travellers cheques/ pay orders/bank orders, etc. up to and including Rs.25000.

Duties of Head Cashier-II:

- (a) Holding the bank's cash key and/or other valuables in safe custody jointly with an officer and being accountable for them and being responsible for the running of the cash department.
- (b) Opinion compilation.
- (c) Verification of vernacular signatures/endorsements.
- (d) Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.
- (e) Attending to Government Treasury work.

- (f) Discharging/endorsing bills, cheques, etc.
- (g) Being in charge of clearing and godown departments, etc.
Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) up to and including Rs.50000/- and cash vouchers up to Rs.50000/- jointly with an authorized person.

Duties of Daftary:

- (a) Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and/or collecting payments thereof.
- (b) Collecting payments for cheques or postal order etc., from banks or post office counters. They may also be required to collect cash not exceeding Rs.5000/- at a time against various instruments.
- (c) Simple binding of books and registers.
- (d) Press copying.
- (e) Filing independently letters and other papers in respect files as per indications marked thereon.
- (f) Assisting in issuing stationery.
- (g) Stacking under guidance old records in orderly manner and assisting in giving them out when required.
- (h) Undertaking the whole process of sorting, arranging, numbering, tallying the total number or stitching the vouchers.

Duties of Cash Peon:

- (a) To take money orders, to buy stamps etc., which involves carrying of cash not exceeding Rs.5000/- and to carry insured letters etc. to postoffice.
- (b) To stitch currency note bundles.
- (c) To stitch and seal parcels and packets containing currency notes.
- (d) To transit cash from the bank to an office outside or vice versa, if unaccompanied by a watchman/Armed Guard.

1. Cash Related Activities:

The limits related to PAYMENT/RECEIPT of cash to and from the customers are enunciated as:-

SWO A:

Cash Payment	10,000	Enter & Post	I&AD Circular No.20/2020 dated 05.06.2020 (Point no. 5)
Cash Receipt	15,000	Use PCASHDEP and issue system generated receipt	
Transfer/Clearing	15,000	Debit/Credit	I&AD Circular No.31/2016 dated 05.12.2016 (Point no. 25)

SWO B:

Cash Payment	20,000	Enter & Post	I&AD Circular No.20/2020 dated 05.06.2020 (Point no. 5)
Cash Receipt	25,000	Use PCASHDEP and issue system generated receipt	
Transfer/Clearing	25,000	Debit/Credit	I&AD Circular No.31/2016 dated 05.06.2020 (Point no. 25)

Head Cashier-II:

Cash Payment	Above 20,000	Only physical cash payment	I&AD Circular No.20/2020 dated 05.06.2020 (Point no. 5)
Cash Receipt	Above 25,000	Use PCASHDEP and issue system generated receipt	
Transfer/Clearing	50,000	Debit/Credit	I&AD Circular No. 31/2016 dated 05.12.2016 (Point no. 26)

Physical payment is to be made on receipt of token from the customer in terms of I&AD Circular No. 04/2020 dated 05.02.2020 {Point 4 (ii)}.

Note: The Head Cashier would verify the cash payment details from the CBS terminal, before making payment {IAD Cir. No. 20/2020 dated 05.06.2020 (Point no. 5.2)}.

Inter-SOL Cash Payment/Debit Transfer:

I&AD Circular No. 31/2018 dated 01.10.2018 deals with inter-sol cash payment/debit transfer for saving and current accounts only. The details are given below:

- (a) Any transaction initiated at a SOL other than the Base Branch is termed as Inter-SOL transaction. In order to provide benefit of Inter-SOL facility for genuine and needful purposes to the customers and also to put in place checks & balances to discourage misuse for fraudulent/money laundering/fund diversion purposes, certain restrictions have been placed on Cash Payment at Non Base Branch and Debit Transfer in deposit accounts at a REMOTE-SOL, which are defined in following paragraphs.
- (b) Cash Payment to self/third party at other than the base branch & debit transfer at REMOTE-SOL would be allowed in those accounts only where mobile number is recorded in the account and is enabled for receiving SMS alerts, as detailed here under:-

(i) **Single Inter-SOL Cash Payment for Self drawn cheques:**

For Saving & Current Account - Up to 5 Lakh only

(ii) **3rd Party Cash Payment:**

For Saving Account - Max. Rs.50,000/- per day and

For Current Account - Max. Rs.1,00,000/- per day

(iii) **Debit Transfer at Remote-SOL:**

For Saving Account - Max. Rs.1,00,000/- per day and

For Current Account - Max. Rs.2,00,000/- per day.

Note: Inter-sol cash payment for Cash Credit account is governed by L&A Circular No.58 dated 30.06.2018.

Cash payment not exceeding Rs.1 Lakh by non base branch may be allowed to the drawer for self drawn cheque of Cash Credit account. The drawer should be asked to write the reasons/purpose on the reverse side of the cheque at the time of permitting cash withdrawal. Circle Heads may permit cash withdrawal in CC account at a non base branch to the extent of Rs.5 Lakh to facilitate operational convenience on merits.

Few Other Important Circulars Related To Cash:

S. No.	Subject	Circular/Ref.
(a)	Late Receipt of Cash.	Customer Care Centre Circular No. 04/2017 dated 31.01.2017 and Circular No. 12/2017 dated 31.07.2017
(b)	<p>Cash area must be segregated from rest of the branch area to prevent any unauthorized entry. (Point a)</p> <p>Cash cabin must be installed with automatic night latches and it should be ensured that the door of the cash cabin is always latched from inside, by the cashier. (Point c)</p> <p>The Cashier cabin must have alarm fitted on the doors,so that if the door is left open inadvertently, the alarm will alert the cashier who should then immediately close the cash cabin door. (Point d)</p> <p>It must be ensured that the amount of cash at the counter does not exceed the amount required. (Point e)</p>	Security Division Circular No. 07/2021 dated 22.09.2021
(c)	<p>Both the joint custodians should be present in the strong room and all deposits and withdrawals to and from the strong room must be authenticated by both the custodians. (Point 10)</p> <p>Enquiries from the public must not be entertained at the cash counters. (Point 18)</p> <p>Never allow crowd in front of your counter. This can be done by issuing paper tokens to people who have come for depositing cash and issuing metal tokens to people who want to withdraw cash. (Point 24.1)</p>	Security Division Circular No. 15/2020 dated 22.05.2020
(d)	<p>Persons unconnected with cash should not be allowed access to the strong room. (Point 2.1)</p> <p>The main keys of the branch must at all times be retained in the possession of authorized officials. (Point 36)</p> <p>Subordinate employees, or other unauthorized persons, must never be allowed to handle the keys of the strong room and safes for any purpose whatsoever. (Point 37)</p> <p>SWO should not leave the counter with cash lying on the counter. {Point 76.4(ix)}</p> <p>No unauthorized member of the staff, or other person should be allowed to enter the cash cabin. {Point 76.4(xi)}</p> <p>No employee should be allowed to remain in office premises after normal office hours except with the written permission of the Incumbent In charge. {Point 76.4(xiii)}</p> <p>After office hours the Guard/Watchman, on duty should not allow entry into the branch premises to any outsider, even to his own relatives/friends, except after due identification and authority from the authorized official of the branch. (Point 76.3 ii d)</p> <p>No unauthorized use of Bank's premises should be allowed in any manner, whatsoever. (Point 76.3 ii e)</p>	I&AD Circular No.19/2020 dated 31.05.2020, Annexure-I, Chapter- XIV

(e)	<p>While handing over the Withdrawal Slip to the Account Holder, Supervisory staff should affix the dater rubber stamp on withdrawal slip. This is to counter check that the slips have been made available from branch counter. {Point 3(iv)}</p> <p>Immediately on receipt of stock of withdrawal slip from stationery centre it should be kept in safe place under lock and key of supervisory staff. {Point 3(vi)}</p> <p>Cash payment against tender of Withdrawal Slip shall not be permitted to third party, even if the same is accompanied with pass book. {Point 4(iii)}</p> <p>Cashier while making the payment to the Account Holder must:</p> <ul style="list-style-type: none"> ➤ Obtain the Withdrawal slip along with pass book from the authorized person only. ➤ Verify the genuineness of the Token. ➤ Check the transaction in CBS, before making the payment to the Account Holder. {Point 4(vi)} 	I&AD Circular No.04/2020 dated 05.02.2020
(f)	<p>Note Exchange facility is to be provided to the members of public through the branches. (Point 41)</p> <p>The contents of the currency chests should be kept under double locks. One key of the chest should be held by the Officer In-charge/currency chest in-charge of the Back Office and the other key by Cash Officer or by such other official as may be authorized. {Point 42(i)}</p> <p>The notes and the coins held in the chest should invariably be kept quite distinct from the Bank's own cash balances and under no circumstances should the bank's balances be mixed up with the chest balances. The bank will be responsible for the examination and correctness of coins or notes at the time of deposit into or withdrawal from the chest. (Point 42(ii))</p> <p>Currency chest book in TE-1 is maintained by chest officer strictly as per RBI instructions and daily cash balance report sent to Link office/RBI through I- 02/ICCOMS report duly tallied with balance in currency chest book. (Point 117)</p>	I&AD Circular No.26/2017 dated 15.07.2017
(g)	<p><u>CURRENT, OVERDRAFT & CASH CREDIT ACCOUNTS:</u></p> <p>Scanning of signatures should be restricted to System Administrator. An authorized officer other than System Administrator on daily basis should also authorize the scanned signatures in the system. (Point 7)</p> <p>Cash Payment against tender of withdrawal form would not be made, even if the withdrawal form is tendered by the account holder with passbook. (Point 9A)</p> <p>The Transfer Vouchers are meant for branch use only and are not an instrument for use by the customers for carrying out the transactions in their accounts. (Point 22)</p>	I&AD Circular No.17/2017 dated 23.05.2017
(h)	Safe custody of Key & Procedure of opening of branch offices	Security Division Cir. No. 4/2005 dated 24.05.2005

(i)	Misuse of Bank premises	Security Division Cir. No. 03/2012 dated 10.04.2012
(j)	Passing & signing powers of Bank's officials	I&AD Circular No. 31/2016 dated 05.12.2016
(k)	Cash Custody, Control & Safeguards and Duplicate Keys	I&AD Circular No. 32/2016 dated 06.12.2016
(l)	Master Circular Facility for Exchange of Notes and Coins	GBD Circular No. 42/2020 dated 02.07.2020
(m)	Handling of Counterfeit Notes	GBD Circular No. 43/2020 dated 02.07.2020
(n)	Operation of Savings Accounts	I&AD Circular No. 21/2018 dated 05.06.2018
(o)	All cheques of Rs 100000/- & above, (drawn in our customer's accounts) received across the counter or through Clearing would invariably be processed through the Magnifying Glass and the UV Lamp (Magnifying glass cum UV Lamp) by the concerned official before processing/passing the cheques. (Point 3.3) In case of any fraud, which could have been prevented had the cheque been processed through Magnifying Glass cum UV Lamp, the Official(s) involved in the process of cheque shall be held personally accountable.(Point 3.12)	I&AD Circular No. 45/2017 dated 17.11.2017
(p)	Telephonic Confirmation of high value cheque from the account holder before making payment of the cheque of Rs.2 lakh and above.	FRMD Circular No. 54/2017 dated 04.12.2017
(q)	Delinking of working of Currency Chests and Link Office Currency Chests from the branch and working directly under the control of Circle Office. There will be no customer interface at the Processing centre.	GBD Circular No. 77/2011 dated 09.06.2011

2. Remittance:

In terms of I&AD circular no 18/2017 dated 05.06.2017:-

S. No.	Amount of Remittance	Composition of Escort Team
1.	Not exceeding Rs.20 lakh	One Clerk or One Officer
2.	Above Rs. 20 lakh but not exceeding Rs.50 lakh	May be two Clerks or One Clerk and One Officer or One Clerk and One Guard (with or without arms) irrespective of whether the insured own vehicle is used or private vehicle is engaged.
3.	Above Rs.50 lacs but not exceeding Rs.5 crore	Minimum One Clerk and One Officer + two armed Guards with fire arms irrespective of whether the insured own vehicle is used or private vehicle is engaged.

3. **KYC (Know Your Customer):**

As per **Operations Division (KYC Section)** Circular No.05/2022 dated 26.04.2022, updated guidelines have been laid down.

It has been enunciated that **OVD (Officially Valid Document)** produced by the customer must be compared and recorded with the original by the **authorised officer** of the branch under his/her GBPA/PF no. **(Point 3(v))**

Note: As per the circular, clerical staff should refrain oneself from receiving KYC/OVD documents directly from the customers.

4. **CKYCR:**

Uploading of documents via PNB CKYCR App is laid down in Operations Division (KYC Section) Circular No.17/2021 dated 24.11.2021.

Please note that in terms of sub-rule 1(E) of Rule 9 of PML Rules 2005, “The reporting entity which performed the last KYC verification or sent updated information in respect of a client shall be responsible for verifying the authenticity of the identity or address of the client”.

5. **SCANNING:**

As per I&AD Circular No.49/2011 dated 07.11.2011, Annexure-I, Chapter-IV, and I&AD Circular No.27/2020 dated 17.11.2020, guidelines related to scanning are enunciated.

Scanning of signatures should be restricted to System Administrator/ authorized officer. The scanned signatures should also be authorized in the system by an authorized officer other than System Administrator. {Point 8 (iv)}

Note: It is clearly mentioned in the above two circulars that scanning falls under job profile of an officer, as a result, clerical and subordinate staff should refrain themselves from indulging oneself in scanning related activities, whether be it signature scanning or CKYC.

6. **Rotation of Duties:**

As per I&AD Circular No.38/2018 dated 21.12.2018, guidelines have been enunciated regarding rotation of duties.

Ordinarily, the clerical staff should not be left on the same duties for more than six months at a time. Similarly, the duties of checking staff at branches, where more than one checking officials are provided, should be inter-changed at intervals not exceeding one year. (Point 1)

Note: The clerical staff should be aware that their duties can't be changed as per the convenience of the branch incumbents. If someone is sitting in a cash counter, kindly make sure that you don't leave the cash counter for the day and do other works.

7. **Access to Bank Systems:**

As per Operations Division (General Banking) Circular No.21/2021 dated 25.10.2021, advisories to prevent unauthorized access of bank's records/ system/ other assets by outsiders were enunciated.

8. **Temporary Appointments:**

As per HRMD Circular No.510 dated 17.07.2020, temporary appointments are strictly prohibited in the Bank.

9. **Biometric Attendance System:**

As per HRMD Circular No.624/2022 dated 10.03.2022, Biometric Attendance System was re-introduced.

Salient points of Biometric Attendance System are as under:-

Every employee, immediately on arrival and also while leaving the Branch/Office, shall mark his/her Biometric attendance in the Biometric Attendance Device. (Point 1)

Every employee has to mark his/her attendance in time. In exceptional cases, not more than 3 occasions in a month, an employee may be permitted grace margin up to 15 minutes i.e. within 15 minutes of prescribed time. On 4th occasion in a month, the employee will be considered late and system will treat it as 'absent' for such employees while marking the attendance in HRMS. (Point 2)

10. Record maintenance:

As per I&AD Circular No.11/2017 dated 07.04.2017, amendment in Chapter- XXXIV, Book of Instructions (Operations) on record maintenance has been made.

Old records will remain in the custody of an official, not below the rank of officer, but the handling thereof, will be entrusted to a daftary, who should work under the supervision of the said officer.

11. Digital Ambassador:

As per Digital Banking Division Circular No.24/2020 dated 16.06.2020, it is clarified that only Officer who is below the age of 30 years as on 31.3.2020 to be identified as Digital Ambassador at the branch and circle office.

12. Email Policy of the Bank:

As per ITD Circular No. NON-CBS HO/ITD/08/2022 dated 20.04.2022; at branch and other offices the incumbent in-charge shall delegate the access to emails to a responsible officer through an office order. (Point 1.7)

As per FRMD Circular No. 16/2022 dated 07.04.2022 and 20/2022 dated 02.05.2022, advisory for non acceptance of transactions (financial & non financial both) request through e-mail/phone/WhatsApp are laid down.

13. Working Hours:

As per HRMD Circular No. 535/2022 dated 01.01.2021, 11th Bi-Partite Settlement has been implemented and work hours have been defined as follows:

Category of Employee	Hours of Work
Clerical Staff	6 ½ hours
Members of Subordinate Staff	7 hours
Watch and Ward Staff	8 hours
Drivers	7 ½ hours

As per As per HRMD Circular No. 494/2020 dated 26.03.2020, guidelines regarding Officiating and Overtime have been enunciated.

14. TAB Banking:

As per Resource Mobilization Division, HO Circular No.35/2016 dated 03.08.2016; guidelines regarding Remote Account Opening- Tablet PC Based Solution (TAB Banking) have been laid down. As per the circular, the TAB user at the branch level must be a GBPA holder i.e. an officer.

15. Do's & Don'ts:

- Do not share your CBS/HRMS password with anyone.
- Be punctual at work. Do not stay in the branch office after 5 pm without office order and overtime.
- Do not go out of the branch premises for Marketing or Recovery purpose.
- Do not sell 3rd party products like Metlife Insurance, Star Health Insurance, etc.
- Do not use personal phone for Bank's work.
- Do not do any work beyond your job profile.
- Do not go to ATMs for cash loading/unloading, reconciliation work or any other report generation work.
- Do not do any transaction in customers' accounts without proper mandate, be it PMSBY, PMJJBY, APY etc.
- Do not engage oneself in window dressing of deposits and advances, as per I&AD Circular No.20/2021 dated 15.06.2021.
- Make proper use of the whistle blower policy, as and when required, as per I&AD Circular No.07/2021 dated 24.04.2021.
