

Part A

**I. Duties of Customer Service Associate (CSA) (other than SBI):  
(w.e.f. 1<sup>st</sup> April, 2024)**

- Attending to customers across the counters for all routine clerical work other than supervisory work except specifically provided herein.
- 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.
- Receiving and acknowledging inward thapals / letters / courier / speed post etc.
- Ensuring proper contents in the covers and envelopes including thapals, Registered Post / Courier / Speed Post etc., before despatch of the same.
- 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.
- Updating and uploading in the system, KYC documents which are verified and approved by a supervisory staff.
- Following up and guiding the customers for completing the KYC, e-KYC / Re-KYC / c-KYC
- Generation of CIBIL Reports.
- 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.
- Printing of Passbook including printing of Barcode / Branch, Customer details page, Transactions at the request of the customers / a supervisory staff, whenever required.

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- Preparation and/or generation of Certificate of Balance from the system at the request of the customer for authentication/approval by a supervisory staff.
- Registering Standing Instructions of customers in the system for authentication by a supervisory staff.
- Registering Stop Payment Instructions of the customers in the system for authentication by a supervisory staff.
- Registering/entering (PPS) Positive Pay System letters in the system as are received from the account holders for further approval by a supervisory staff.
- 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.
- Delivery of Debit Card to customers after entering the details in the prescribed register and obtaining the acknowledgement from the customer, subject to approval by a supervisory staff.
- Recounting of cash in cash department/currency chest.
- Scanning and capturing of specimen signatures of account holders for authentication by a supervisory staff.
- Assisting an officer in Loan Recovery Department by writing letters to borrowers on overdue instalments, overdue notices, default advices, contacting borrowers for reminder, etc. either by sending mail or by contacting through phone.
- Generating or preparing intimation letters to the customers about due date of maturity of Deposits and seeking renewal of Deposits.
- 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)
- Generating or preparing intimation letters to customers for payment of Locker Renewal Fee.

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- 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.
- Feeding/uploading details of credit proposals, loan applications/ documents after authentication by a supervisory staff.
- Working in "May I Help You" counters.
- Working in Audit Departments to assist Internal Auditors in preparation of audit reports, related correspondence, etc.
- In dedicated and exclusive cash counters, there shall be no limit for accepting / paying cash from / to the customers.
- In other counters, receipt of cash and authorization of the cash received upto Rs. 50,000.
- Cash receipts for issuance of pre-signed DDs, etc. independently upto and including Rs. 50,000.
- Passing cash cheques and other like instruments independently upto and Including Rs. 50,000.
- Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs. 1,00,000.
- Passing clearing and transfer vouchers and other similar instruments of Rs. 1,00,000 and above but upto Rs. 2,00,000 jointly with another Customer Service Associate/ upto Rs.2,50,000/- with Senior CSA (Cash) / upto Rs.4,00,000/- with Special CSA.
- Customer Service Associate may be utilized in Administrative offices / departments to work and assist officers in routine correspondence, follow up, generation of statistical data, returns and statements, working as Assistants to Executives, etc.
- To work in inward/outward clearing department/exclusive departments / specialized branches like Service Branch, Cheque Processing Centres etc., relating to this work and assigned duties like scanning of cheques, uploading, etc.

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**Note :**

Those who are required to work in night shifts/odd hours in specialized branches like Service Branch, Cheque Processing Centres etc., may be compensated by arrangement of conveyance, inconvenience allowance.

- Feeding Life Certificates of Pensioners in the system for authentication by a supervisory staff.
- Generating/preparing Clearing Return memos and forwarding the same to account holders.
- CSAs with required experience and certification, may be assigned to work as Telephone Operator.
- Assisting a supervisory staff in Loan department including dealing with Gold Loan/Jewel Loan including feeding of loan documents, etc. in the system (other than authenticating quality of gold/jewel pledged).
- Customer Service Associate may be utilized to work in Rural Development Department/Agri Loan Department to assist an officer in handling routine correspondence, generation of statistical data, inspection reports, etc.

**Note:**

- CSA may be utilized for assisting/to accompany an officer in recovery of loans outside the Branch/office subject to reimbursement of conveyance expenses and out of pocket expenses, and overtime wages, if any payable.
- Customer Service Associate may be utilized for acquisition of new business, marketing, guiding the customers about digital/other banking products/loan products within office hours and without any assigned targets.

**Note :**

- (a) Banks may utilise CSAs in exclusive marketing work/team/ department outside the Branch / Office by providing guidelines. Facilities like reimbursement of conveyance expenses (other than provided in clause 16)/petrol charges, out of pocket expenses, mobile phone bills upto a prescribed ceiling per month, lunch expenses, entertainment expenses,



vehicle parking charges, etc. wherever required may be decided at each Bank level

(b) Banks may evolve proper guidelines for selecting staff for this exclusive marketing work based on defined criteria, suitability, product knowledge, aptitude, special qualifications on marketing, etc.

- Banks should evolve SOPs / guidelines for allocation of work to Customer Service Associates who are persons with benchmark disabilities.
- Customer Service Associate may be sent on deputation to Bank's own training establishment/s or to any organization / Institution outside of the Bank.
- CSA may enter and feed the details of remittances under NEFT and RTGS but authorization and responsibility thereof shall be of a supervisory staff.
- Assisting the customers to activate net banking / mobile banking facility
- Sensitising customers about digital products, loan products, and available alternate delivery channels.
- Working in Advances / Credit Department and generating CERSAI from Cersai portal
- Feeding data in Cersai portal for further verification & authorization by a supervisory staff.
- In Forex Department, CSA may be asked to work as a maker in inward remittance, outward remittance, realisation of Export Bills, Letter of Credit lodgment for Import and Export Bills, View Swift credit entries and sending intimation of the same.
- To work in I.T. department to undertake duties that are done by RCC or at Helpdesk like running a patch programme, Maintaining records of Hardware etc. (employees with qualification of BCA, B.Tech, MCA, etc. may be entrusted with such duties).

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