



SyndicateBank

Head Office: Manipal - 576 104 (Karnataka)

Organisation & Methods Division

Circular No.219-2006-BC-IRD

Date: 28-09-2006

PERMANENT UTILITY

FRONTLINE BANKING IN CBS BRANCHES

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In CBS system of our Bank, initially Officers were handling Frontline Desks. Subsequently, taking into consideration, the request from Syndicate Bank Employees Union and their assurance, Computer Operator(B) duties were entrusted to clerical staff in tune with the provisions of the Bipartite Settlement. Certain issues pertaining to working of Computer Operators(B) in CBS environment have since been raised and on examining these issues, branches are hereby advised to adhere to following guidelines:

1. Cash transactions are permitted in CBS branches **for 6 hours continuously without break (8.30 am to 2.30 pm or 9.00 am to 3.00 pm or 10.00 am to 4.00 pm or 10.30 am to 4.30 pm as the case may be)**. It is reported that in some branches, Computer Operator(B)'s duties are entrusted with lunch break to all Computer Operators(B) simultaneously. Due to this, customer service is hampered during lunch break. It is therefore, suggested that the branches where more than one Computer Operators(B) are working, the duties of Computer Operators(B) be staggered to ensure unhindered customer service. Since there are Officer Tellers, **during the lunch break of Computer Operator(B)**, the customers shall be attended by the Officers without asking them to wait till the Computer Operator(B) returns from lunch recess. It is emphasized that such arrangement is to ensure smooth customer service by handling transactions above the limits of Computer Operator(B) promptly and also all transactions whenever Computer Operators(B) are having lunch break etc.
2. It is reported that in some branches when Computer Operator(B) enters a transaction beyond his powers, he waits till the transaction is authorized by the Supervisor before continuing with the next entry due to which delay in customer service occurs. It may be noted that the System has in-built provision as per which the Computer Operator(B) can go ahead with next entry after sending the earlier entry for remote authorization, without waiting for completion of authorization by the Supervisor.
3. Branches have to ensure that the allocation/distribution of work among Computer Operators(B) and Officer Tellers is done in such a way that the benefit of speedy service on account of CBS/Computerisation is felt by the customers. In the present competitive environment, this aspect should give us an edge over other banks.
4. It is also reported that signature capturing is in-complete in some of the branches. As already advised by DIT:CO, this should have been completed. The branches where this work is pending have to pay immediate attention for completion of signature capturing and send compliance report to Controlling Authorities.
5. Branches are advised to instruct the Computer Operators(B) to plan their leave and get the same sanctioned in advance, so that CO:DIT can be approached well in time for fresh User ID for entrustment of Computer Operator(B) duties to other clerks in the panel in case of need.

6. In the event of **communication/network failure**, the instructions are already in place to accept physically tallied cash from Computer Operators(B) without waiting for **restoration of communication/network, if such failure** extends beyond their working hours.
7. In branches, where only one or two Computer Operators(B) are working, the Officer Teller shall also independently do some of the transactions, as allotting entire work to one or two Computer Operators(B) may result in delayed service to customers. Fair distribution among the Tellers, both Computer Operator(B) and Officer Teller, shall be ensured.
8. In respect of payments above Rs.20,000/, the CBS system prompts for Signature Verification by the Teller. To continue with the transaction, the Teller has to choose "Yes" against Signature Verified. The transaction should then be sent for authorisation. While authorising, the Supervisor has to invoke Signature Verification option and check the same for correctness. Like in any other system, Manual, ALPM or TBM, the officer has to put a seal on the Cheque/Voucher which reads as "Signature Verified. Passed for payment" and duly affix his/her signature. It may be noted that in respect of payments above Rs.20,000/, the onus of actual signature verification lies on the Supervisor who ultimately passes the Cheque/Voucher rather than on the Teller who also does signature verification, since the software is designed as such.

Clarifications required, if any, in this regard may be sought from **PERSONNEL DEPARTMENT- INDUSTRIAL RELATIONS DIVISION** at Head Office, Manipal through respective RO as per extant guidelines.

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GENERAL MANAGER