



# EQUAL OPPORTUNITY POLICY FY 2025-26



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 **CENTRAL BANK OF INDIA**  
Industrial Relations and Policy  
Human Capital Management Department  
Central Office: MUMBAI

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## 1. **PREAMBLE:**

The Rights of Persons with Disabilities (RPWD) Act, 2016 is the disability legislation passed by Parliament to give effect to the United Nations Convention on the Rights of Persons with disabilities and for matters connected therewith. The Act aims at the empowerment of the persons with disability by providing them equal opportunities and enabling them to have full and effective participation and inclusion in society.

Accordingly in keeping with the provisions of the Rights of Person with Disabilities Act 2016, our Bank has reviewed the existing policy. The Policy as detailed below bestows special attention to the differently abled persons and aims at creating employment opportunities for people with disabilities and also creating for them a conducive working environment free from any kind of discrimination.

### **Declaration: -**

**“All related statutory guidelines/ circulars issued by RBI/GOI are incorporated in the policy. Further, if any amendments/ updates to the existing guidelines made by the Reserve Bank of India or other Regulators, the same will be deemed to be part of the policy and it will be updated in the policy during next review.”**

## 2. **SCOPE:**

The Equal Opportunity Policy of Central Bank of India is applicable to all the differently abled employees of the Bank without any discrimination, on the grounds of age, colour, marital status, physical ability, nationality, race, religion, sex, sexual orientation or any other relevant for the purpose.

## 3. **DIRECT RECRUITMENT:**

In case of direct recruitment, 4% of the total number of vacancies are to be reserved for Persons with benchmark disabilities, of which one percent each shall be reserved for persons with benchmark disabilities under clause (a), (b) and (c) , and one percent for persons with benchmark disabilities under clause (d) and (e) namely:-

- (a) Blindness and low vision
- (b) Deaf and Hard of hearing
- (c) Locomotor disability including cerebral palsy, Leprosy cured, dwarfism, acid attack victims, muscular dystrophy and Spinal Deformity (SD) and Spinal Injury (SI) without any associated neurological/ limb dysfunction.
- (d) Autism, Intellectual disability, specific learning disability and mental illness.
- (e) Multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness in the posts identified for each disabilities.

If a post is identified suitable only for one category of benchmark disability, reservation in that post shall be given to that category of persons with that benchmark disability only. Reservation of 4% shall not be reduced in such cases and total Reservation in the post will be given to persons suffering from that Benchmark Disability for which it has been identified. Likewise in the case the post is identified suitable for two or more categories of benchmark disabilities, reservation shall be distributed between persons with those categories of benchmark disabilities equally, as far as possible. It shall however be ensured that reservation in different posts in the bank is distributed in such a way that the persons of all the categories of benchmark disabilities, as far as possible, get the representation to the posts identified for them.

In the posts which are identified suitable for persons with disabilities, a person with disability cannot be denied the right to compete for appointment against an unreserved vacancy. Thus a person with disability can be appointed against an unreserved vacancy, provided the post is identified suitable for persons with disability of the relevant category.

The above specified disabilities as defined in The Rights of Persons with Disabilities Act, 2016 are detailed in the **Annexure-A**.

#### **4. IDENTIFICATION OF JOBS:**

List of posts suitable for persons with benchmark disabilities identified by the Bank to provide employment in the bank to Persons with Disabilities are enclosed as **Annexure-B**.

The list of jobs is merely indicative and not exhaustive. Management may post employees with disabilities to specific jobs/ departments to utilize their skills/ capacity by providing appropriate environment.

**The list of posts identified will be reviewed periodically at an interval not exceeding Three year, by an expert committee with representation of persons with benchmark disability working in our Bank.**

##### **Constitution of expert committee:**

**The committee has been constituted at central office level with the following members;**

- 1. General Manager-HCM (Chairperson)**
- 2. Chief Liaison Officer- PwD**
- 3. General Manager- Transaction & Digital Banking**

**Two to three Staff members with different benchmark disability (Blindness/low vision, Deaf and hard of hearing, Locomotor disability and other disabilities.**

**Members should be preferably from different disability categories and different cadres such workmen employees and officers.)**

Bank shall provide an equal opportunity to persons with disabilities to work in all departments based on their skill and ability.

**5. PROMOTION:**

Employees of our Bank with disabilities shall be given a fair and equal chance to participate in the promotion process across all the cadres and scale to pursue their career as effectively as other staff members.

Reservation in promotion for staff members with disability will be as per government guidelines issued from time to time.

**6. TRAINING:**

The bank shall provide necessary training to newly recruited Persons with disability to enable them to carry out their jobs effectively.

Bank shall mandatorily provide pre-promotion training to all the employees with disabilities together with other employees in accordance with the Training Policy before the conduct of Promotion Examinations.

**7. ACCESSIBILITY AND BARRIER FREE ACCESS AT WORK PLACE AND WORK ENVIRONMENT:**

- a. The Bank shall provide necessary infrastructure and barrier free access to work areas to enable the PWD Employees to have access to their work stations and access to common utility areas such as toilets, canteens etc.
- b. Bank aims to ensure that the workplace is conducive and free from any discrimination against persons with disability.
- c. Bank shall provide necessary software, computer and other hardware to enable the persons with disabilities to perform their duties efficiently.

**The Competent Authority for reimbursement of necessary software, hardware etc. shall be Regional Head/Zonal Head as per their non- lending powers.**

**Any other provisions regarding the availability of software, computer and other hardware etc. in order to enable the persons with disabilities will be as hitherto applicable, except the above.**

## **8. PREFERENCE IN ACCOMMODATION:**

- Bank shall give preference in allotment of residential accommodation wherever Bank's accommodation is available. Reasonable accommodation shall be made available wherever possible viz accommodation at the ground floor and if on upper floor availability of lift facility shall be ensured.
- As per our banks policy for allotment of Banks Owned Accommodation to Officers, Two Percent of total numbers of flats owned by the bank in a centre are reserved for Physically Challenged (self or dependent family members).
- For removal of doubts, it is clarified that reservation is not complex wise but in totality of all flats owned by bank and allowable to officers.

## **9. PREFERENCE IN TRANSFER / POSTING:**

In terms of Government Guidelines, the Physically Challenged employees would normally be exempted from routine periodical transfers. Subject to availability of vacancies, they may be retained in the same location or same job profile, where their services could be optimally utilized.

Physically challenged Employee who is a Caregiver of dependent daughter/son/parents/spouse/brother/sister with 'Specified Disability' as defined in the Rights of Persons with Disabilities Act, 2016 may not be transferred even on promotion if a vacancy exists in the same station.

As per Banks Career path-cum-Promotion Policy for Officers in Scale I II and III, the physically challenged officer/ Officer who is caregiver of dependent daughter/son/parents/spouse/brother /sister with 'Specified Disability', as per the government guidelines may not be transferred even on promotion if a vacancy exists in the same station.

If his transfer becomes inevitable on promotion to a place other than his original place of appointment due to non-availability of vacancy he should be kept nearest to his original place of posting and he may not be transferred to far off or remote places. However, this concession would not be available to an officer who is transferred on grounds of disciplinary action or is involved in fraudulent/unethical transactions. For this purpose 'Physically challenged employee' shall be the same as defined in the Government guidelines.

Further, utmost preference is being given to Employees with Disabilities and Employee who is a Caregiver of dependent daughter/son/parents/spouse/brother/sister with 'Specified Disability' as defined in the Rights of Persons with Disabilities Act, 2016 in respect of following transfers:-

- Placement on Promotion
- Request Transfers

Physically challenged Officers may be exempted from the provision of ‘Rural’ and/or ‘semi-urban’ branch service by the MD and CEO if he is satisfied that the physical disability is of such a nature that is not possible for them to serve in a rural and/ or semi-urban branch.

**10. SPECIAL CASUAL LEAVE:**

- a) Employees with Disabilities are eligible for upto 10 days Special Casual leave in a calendar year for participating in Conferences/ Workshops/ Seminars/ Training related to disability and Development related programmes organized at national and state Level as specified by Ministry of Social Justice and Empowerment.
- b) Employees with Disabilities are eligible for upto 4 days leave in a calendar year for specific requirements relating to disabilities of the employee, viz. renewal of disability certificate, medical check-up etc.
- c) The Special casual leave of 10 days and 4 days as stated above shall be allowed to be combined with regular leave as a special case by the respective Leave Approval Authority.

**11. NON-DISCRIMINATION IN EMPLOYMENT:**

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 shall be Bank’s endeavor to accommodate such employee in some other suitable posts or on a supernumerary post with the same pay scale and service benefits till superannuation.

**12. GRIEVANCE REDRESSAL OFFICER:**

The Bank shall nominate an executive in the Rank of General Manager at Corporate Office as Grievance Redressal Officer to look after the grievances of persons with disabilities in a fair and equitable manner free from any discrimination.

The Grievance Redressal Officer would also look after the issues relating to reservation matters pertaining to persons with disabilities.

The Grievance Redressal Officer shall maintain a register of complaints of persons with disabilities in the manner as may be prescribed by the Central Government.

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**"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 from Leprosy but is suffering from -

- i. 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;
- ii. manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
- iii. extreme physical deformity as well as advanced age which prevents him/her 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 co-ordination, 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 ft 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 characterized 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 assault by throwing of acid or similar corrosive substance.

**(f) Spinal deformity (SD) and Spinal Injury (SI) without any associated neurological 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 upto 3/60 or upto 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 person 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 behavior 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 development aphasia;

**B.** "autism spectrum disorder" means a neuro-development 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 behaviors.

**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**

- i. "multiple sclerosis "means an inflammatory, nervous system disease in which the myelin sheaths around the axons of the 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;
- ii. "Parkinson's disease" means 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-)**

- i. "Haemophilia" means an inheritable disease, usually affecting only male but transmitted by women to their male children, characterized by loss or impairment of the normal clotting ability of blood so that a minor wound may result in fatal bleeding.
- ii. "Thalassemia" means a group of inherited disorders characterized by reduced or absent amounts of hemoglobin.
- iii. "Sickle cell disease" means a hemolytic disorder characterized by chronic anaemia, painful events and various complications due to associated tissue and organ damage; "haemolytic" 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, development and educational problems.

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

**JOBS FOUND SUITABLE FOR PERSONS WITH DISABILITIES**

**A) SUB-ORDINATE CADRE**

<b>Disability category</b>	<b>Work Area</b>	<b>Job role</b>	<b>Nature of duties that may be allotted</b>
<b>Blind</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>
<b>Low vision</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services.</li> <li>• Marketing of Bank’s products and services.</li> <li>• Cross selling to new and existing customers.</li> <li>• Guide the customers about alternative channels of banking, inform customers about digital products banking/internet banking.</li> <li>• Extend all possible courtesies to increase the customer delight.</li> <li>• Help in PNPA / NPA Recovery.</li> <li>• Help in canvassing Deposits.</li> </ul>
	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Tele calling, assistance in making telephonic follow-up with customers for recovery and other matters.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>

<b>OA (One Arm)</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services.</li> <li>• Marketing of Bank's products and services.</li> <li>• Cross selling to new and existing customers.</li> <li>• Guide the customers about alternative channels of banking, inform customers about digital products banking/internet banking.</li> <li>• Extend all possible courtesies to increase the customer delight.</li> <li>• Help in PNPA / NPA Recovery.</li> <li>• Help in canvassing Deposits.</li> </ul>
	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Tele calling, assistance in making telephonic follow-up with customers for recovery and other matters.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>
<b>OL (One Leg)</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services.</li> <li>• Marketing of Bank's products and services.</li> <li>• Cross selling to new and existing customers.</li> <li>• Guide the customers about alternative channels of banking, inform customers about digital products banking/internet banking.</li> <li>• Extend all possible courtesies to increase the customer delight.</li> <li>• Help in canvassing Deposits.</li> </ul>

	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Tele calling, assistance in making telephonic follow-up with customers for recovery and other matters.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>
<b>BA (Both Arms)</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services..</li> <li>• Guide the customers about alternative channels of banking, inform customers about digital products banking/internet banking.</li> <li>• Extend all possible courtesies to increase the customer delight.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>
<b>BL (Both Legs)</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services.</li> <li>• Guide the customers about alternative channels of banking, inform customers about digital products banking/internet banking.</li> <li>• Extend all possible courtesies to increase the customer delight.</li> </ul>
	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Tele calling, assistance in making telephonic follow-up with customers for recovery and other matters.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>

<b>OAL (One Arm and One Leg)</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services.</li> <li>• Guide the customers about alternative channels of banking, inform customers about digital products banking/internet banking.</li> <li>• Extend all possible courtesies to increase the customer delight.</li> </ul>
	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Record keeping</li> <li>• Tele calling, assistance in making telephonic follow-up with customers for recovery and other matters.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Record keeping</li> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>
<b>BLOA (Both Leg &amp; One Arm)</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services.</li> <li>• Guide the customers about alternative channels of banking, inform customers about digital products banking/internet banking.</li> <li>• Extend all possible courtesies to increase the customer delight.</li> </ul>
	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Tele calling, assistance in making telephonic follow-up with customers for recovery and other matters.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>
<b>BLA (Both Legs Arms)</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services.</li> <li>• Guide the customers about</li> </ul>

			<p>alternative channels of banking, inform customers about digital products banking/internet banking.</p> <ul style="list-style-type: none"> <li>• Extend all possible courtesies to increase the customer delight.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>
<b>CP=Cerebral Palsy</b>	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Assistance in call centers.</li> </ul>
<b>LC=Leprosy Cured, Dw=Dwarfism MDy= Muscular Dystrophy</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services.</li> <li>• Marketing of Bank's products and services.</li> <li>• Cross selling to new and existing customers.</li> <li>• Guide the customers about alternative channels of banking, inform customers about digital products banking/internet banking.</li> <li>• Extend all possible courtesies to increase the customer delight.</li> <li>• Help in PNPA / NPA Recovery.</li> <li>• Help in canvassing Deposits.</li> </ul>
	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Tele calling, assistance in making telephonic follow-up with customers for recovery and other matters.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>

<b>D=Deaf, HH=Hard of Hearing</b>	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> </ul>
<b>AAV=Acid Attack Victims</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Enquiring and understanding the needs of the customers.</li> <li>• Guiding customers as to where and how they can avail desired banking services.</li> <li>• Marketing of Bank's products and services.</li> <li>• Cross selling to new and existing customers.</li> <li>• Guide the customers about alternative channels of banking, inform customers about digital products banking/internet banking.</li> <li>• Extend all possible courtesies to increase the customer delight.</li> <li>• Help in PNPA / NPA Recovery.</li> <li>• Help in canvassing Deposits.</li> </ul>
	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Tele calling, assistance in making telephonic follow-up with customers for recovery and other matters.</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> <li>• Assistance in call centers.</li> <li>• Assistance in marketing Banks products, services</li> </ul>
<b>ASD= Autism Spectrum Disorder ID= Intellectual Disability, SLD= Specific Learning Disability, MI= Mental Illness, MD=Multiple Disabilities</b>	Branch Offices	Back office/ Operations support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> </ul>
	Administrative Offices	Business support	<ul style="list-style-type: none"> <li>• Housekeeping</li> <li>• Record keeping</li> </ul>

**NON-SUBORDINATE CADRE / SWO**

Disability category	Work Area	Job role	Nature of duties that may be allotted
<b>Blind</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Understanding the needs of the customers. Guiding them as to where and how they can avail desired banking services.</li> <li>• Tele-calling for business mobilization and NPA/PNPA Recovery</li> </ul>
	Branch Offices	Back office/ Operations/ CBS (Non-Financial)	<ul style="list-style-type: none"> <li>• Inquiry of account balance, inward/ outward cheques, Status of cheque book, ATM, internet banking, ADC complaint status etc. (Using appropriate software)</li> <li>• General office work like typing letters, maintaining database in excel sheets, etc.</li> <li>• Telephonically follow up with the customers for account related updation, Re-KYC and other matters.</li> </ul>
	Administrative Offices/CPACs	Back office/ Operations support	<p><b>A) CPACs /Credit Department at ZO/CO:</b></p> <ul style="list-style-type: none"> <li>• Assist CPAC/Credit Department, with 'JAWS' software and Open Source Screen readers (for applicable categories).</li> <li>• To maintain scan copies of loan documents received from Branches to RACs.</li> <li>• Providing information to branches and customers about the status of loan proposals.</li> <li>• Generate various monitoring reports from CBS/ LLMS on periodical basis.</li> <li>• Maintain diary in excel of various follow-up activities of CPAC/credit department, assist the credit team in follow-up related activities.</li> </ul> <p><b>B) Credit Monitoring Department (RO/ZO/CO):</b></p> <ul style="list-style-type: none"> <li>• Checking and downloading list</li> </ul>

			<p>of PNPA accounts on daily basis or sent by Central Office.</p> <ul style="list-style-type: none"> <li>• Follow up with the borrower informing him / her about the PNPA status of his/her loan account.</li> <li>• Follow up with branches by phone calls.</li> </ul> <p><b>C) Recovery Department:</b></p> <ul style="list-style-type: none"> <li>• Generating periodic reports, to assist other officials.</li> <li>• Calling to customers for repayment.</li> </ul> <p><b>D) Planning Development and Operations Department:</b></p> <ul style="list-style-type: none"> <li>• Preparation of business reports on various parameters as per the requirement of higher authorities.</li> <li>• Follow-up on activation of dormant/inactive accounts of branches.</li> <li>• Follow-up with branches for Reconciliation of various unadjusted entries.</li> </ul> <p><b>E) HCM Department:</b></p> <ul style="list-style-type: none"> <li>• Handling employee queries</li> <li>• Follow up with branches over phone for timely completion of various activities like PMS, Code of Ethics, Assets and liabilities statements etc.</li> </ul> <p><b>Other Activities which can be assigned:</b></p> <ul style="list-style-type: none"> <li>• Data Entry and replying via E-mails Printing of Daily Reports - Morning Task.</li> <li>• Complaint Management System.</li> <li>• MIS Updation.</li> </ul>
<p><b>LV=Low Vision, OA=One Arm, OL=One Leg, LC=Leprosy Cured, Dw=Dwarfism, AAV=Acid Attack Victims, MDy=</b></p>	<p>Branch Offices</p>	<p>May I help you (help desk) / Business support</p>	<ul style="list-style-type: none"> <li>• Understanding the needs of the customers. Guiding them as to where and how they can avail desired banking services.</li> <li>• Providing the customers all required vouchers and forms. Guide the customers in filling up forms, by having understood thoroughly all form-fields and its physical layout.</li> </ul>

<b>Muscular Dystrophy,</b>			<ul style="list-style-type: none"> <li>• Providing information about service charges and interest rates or products.</li> <li>• Marketing of Bank's products and services.</li> <li>• Cross selling of Bank's products.</li> <li>• Guide the customers about alternative delivery channels, Guide the customers regarding how to use various machines deployed in branch/branch premises, passbook printer, Cash deposit machine etc.</li> <li>• Guiding customers about ASBA and Demat Account.</li> <li>• Inform customers about digital products such as; Mobile banking/SMS banking/internet banking/UPI etc, Tele-calling for business mobilization and NPA/PNPA Recovery</li> </ul>
	Branch Offices	Back office/ Operations/ CBS (Non-Financial)	<ul style="list-style-type: none"> <li>• After verification of customer's signature from the competent authority Provide statement for loan/ deposit accounts, Balance/ Interest certificate, issue passbook to customers.</li> <li>• Inquiry of account balance, inward/ outward cheques, Status of cheque book, ATM, internet banking, ADC complaint status etc.</li> <li>• Sending letter of thanks to new customers.</li> <li>• General office work like typing letters, maintaining database in excel sheets, etc. Printing Banker Cheques, Demand Drafts, Term Deposit Receipts.</li> <li>• Telephonically follow up with the customers for account related updation, Re-KYC and other matters.</li> </ul>
	Branch Offices/SSBs	Operations/ CBS (Financial)	<ul style="list-style-type: none"> <li>• Cash and Non-Cash financial transactions (data entry) as per capability level.</li> <li>• Other internal operational matters such as punching of</li> </ul>

			clearing cheques, punching of transfer entries, passbook printing etc.
	Administrative Offices/CPACs	Back office/ Operations support	<p><b>A) CPACs /Credit Department at ZO/CO:</b></p> <ul style="list-style-type: none"> <li>• Assist CPAC/Credit Department, with 'JAWS' software and Open Source Screen readers (for applicable categories).</li> <li>• To maintain scan copies of loan documents received from Branches to RACs.</li> <li>• Providing information to branches and customers about the status of loan proposals.</li> <li>• Generate various monitoring reports from CBS/ LLMS on periodical basis.</li> <li>• Maintain diary in excel of various follow-up activities of CPAC/credit department, assist the credit team in follow-up related activities.</li> </ul> <p><b>B) Credit Monitoring Department (RO/ZO/CO):</b></p> <ul style="list-style-type: none"> <li>• Checking and downloading list of PNPA accounts on daily basis or sent by Central Office.</li> <li>• Follow up with the borrower informing him / her about the PNPA status of his/her loan account by sending letters, e-mails, and phone calls.</li> <li>• Follow up with branches by sending letters, emails and phone calls. Record branch's remarks about the possible regularization date of accounts.</li> </ul> <p><b>C) Recovery Department:</b></p> <ul style="list-style-type: none"> <li>• Generating periodic reports, to assist other officials.</li> <li>• Drafting of letters and mailing to customers on bulk mode using various options such as mail merge.</li> </ul>

			<p><b>D) Planning Development and Operations Department:</b></p> <ul style="list-style-type: none"> <li>• Preparation of business reports on various parameters as per the requirement of higher authorities.</li> <li>• Follow-up on activation of dormant/inactive accounts of branches.</li> <li>• Follow-up with branches for Reconciliation of various unadjusted entries.</li> <li>• Preparation of business reports on various parameters as per the requirement of higher authorities.</li> <li>• Coordinate the meetings /workshops of branch officials at Regional office/ Zonal office.</li> <li>• Assistance in organizing various camps for marketing Banks products.</li> </ul> <p><b>E) HCM Department:</b></p> <ul style="list-style-type: none"> <li>• Handling employee queries</li> <li>• Follow up with branches over phone for timely completion of various activities like PMS, Code of Ethics, Assets and liabilities statements etc.</li> <li>• Drafting of various letters as per requirement.</li> </ul> <p><b>Other Activities which can be assigned:</b></p> <ul style="list-style-type: none"> <li>• Data Entry and replying via E-mails Printing of Daily Reports - Morning Task.</li> <li>• Complaint Management System.</li> <li>• MIS Updation.</li> </ul>
	Branch Offices	Back office/ Operations/ CBS (Non-Financial)	<ul style="list-style-type: none"> <li>• After verification of customer's signature from the competent authority Provide statement for loan/ deposit accounts, Balance/ Interest certificate, issue passbook to customers.</li> <li>• Inquiry of account balance, inward/ outward cheques, Status of cheque book, ATM, internet banking, ADC complaint status etc.</li> </ul>

<b>D=Deaf, HH=Hard of Hearing</b>			<ul style="list-style-type: none"> <li>• Sending letter of thanks to new customers.</li> <li>• General office work like typing letters, maintaining database in excel sheets, etc. Printing Banker Cheques, Demand Drafts, Term Deposit Receipts.</li> </ul>
	Branch Offices/SSBs	Operations/ CBS (Financial)	<ul style="list-style-type: none"> <li>• Non-Cash financial transactions (data entry) as per capability level.</li> <li>• Other internal operational matters such as punching of clearing cheques, punching of transfer entries, etc.</li> </ul>
	Administrative Offices/CPACs	Back office/ Operations support	<p><b>A) CPACs /Credit Department at ZO/CO:</b></p> <ul style="list-style-type: none"> <li>• Assist CPAC/Credit Department, with 'JAWS' software and Open Source Screen readers (for applicable categories).</li> <li>• To maintain scan copies of loan documents received from Branches to RACs.</li> <li>• Generate various monitoring reports from CBS/ LLMS on periodical basis.</li> <li>• Maintain diary in excel of various follow-up activities of CPAC/credit department, assist the credit team in follow-up related activities.</li> </ul> <p><b>B) Credit Monitoring Department (RO/ZO/CO):</b></p> <ul style="list-style-type: none"> <li>• Checking and downloading list of PNPA accounts on daily basis or sent by Central Office.</li> <li>• Follow up with branches by sending letters, emails. Record branch's remarks about the possible regularization date of accounts.</li> </ul> <p><b>C) Recovery Department:</b></p> <ul style="list-style-type: none"> <li>• Generating periodic reports, to assist other officials.</li> <li>• Drafting of letters and mailing to customers on bulk mode using various options such as mail merge.</li> </ul>

			<p><b>D) Planning Development and Operations Department:</b></p> <ul style="list-style-type: none"> <li>• Preparation of business reports on various parameters as per the requirement of higher authorities.</li> <li>• Preparation of business reports on various parameters as per the requirement of higher authorities.</li> </ul> <p><b>E) HCM Department:</b></p> <ul style="list-style-type: none"> <li>• Drafting of various letters as per requirement.</li> </ul> <p><b>Other Activities which can be assigned:</b></p> <ul style="list-style-type: none"> <li>• Data Entry and replying via E-mails Printing of Daily Reports - Morning Task.</li> <li>• Complaint Management System.</li> <li>• MIS Updation.</li> </ul>
<p><b>BA=Both Arms, BL=Both Leg, OAL=One Arm and One Leg, BLOA=Both Leg &amp; One Arm , BLA=Both Legs Arms,</b></p>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Understanding the needs of the customers. Guiding them as to where and how they can avail desired banking services.</li> <li>• Providing the customers all required vouchers and forms. Guide the customers in filling up forms, by having understood thoroughly all form-fields and its physical layout.</li> <li>• Providing information about service charges and interest rates or products.</li> <li>• Guiding customers about ASBA and Demat Account.</li> <li>• Inform customers about digital products such as; Mobile banking/SMS banking/internet banking/UPI etc, Tele-calling for business mobilization and NPA/PNPA Recovery</li> </ul>
	Branch Offices	Back office/ Operations/ CBS (Non-Financial)	<ul style="list-style-type: none"> <li>• After verification of customer's signature from the competent authority Provide statement for loan/ deposit accounts, Balance/ Interest certificate, issue passbook to customers.</li> <li>• Inquiry of account balance, inward/ outward cheques, Status</li> </ul>

			<p>of cheque book, ATM, internet banking, ADC complaint status etc.</p> <ul style="list-style-type: none"> <li>• General office work like typing letters, maintaining database in excel sheets, etc. Printing Banker Cheques, Demand Drafts, Term Deposit Receipts.</li> <li>• Telephonically follow up with the customers for account related updation, Re-KYC and other matters.</li> </ul>
	Branch Offices/SSBs	Operations/ CBS (Financial)	<ul style="list-style-type: none"> <li>• Cash and Non-Cash financial transactions (data entry) as per capability level.</li> <li>• Other internal operational matters such as punching of clearing cheques, punching of transfer entries, passbook printing etc.</li> </ul>
	Administrative Offices/CPACs	Back office/ Operations support	<p><b>A) CPACs /Credit Department at ZO/CO:</b></p> <ul style="list-style-type: none"> <li>• To maintain scan copies of loan documents received from Branches to RACs.</li> <li>• Providing information to branches and customers about the status of loan proposals.</li> <li>• Generate various monitoring reports from CBS/ LLMS on periodical basis.</li> <li>• Maintain diary in excel of various follow-up activities of CPAC/credit department, assist the credit team in follow-up related activities.</li> </ul> <p><b>B) Credit Monitoring Department (RO/ZO/CO):</b></p> <ul style="list-style-type: none"> <li>• Checking and downloading list of PNPA accounts on daily basis or sent by Central Office.</li> <li>• Follow up with the borrower informing him / her about the PNPA status of his/her loan account by sending letters, e-mails, and phone calls.</li> <li>• Follow up with branches by sending letters, emails and phone calls. Record branch's</li> </ul>

			<p>remarks about the possible regularization date of accounts.</p> <p><b>C) Recovery Department:</b></p> <ul style="list-style-type: none"> <li>• Generating periodic reports, to assist other officials.</li> <li>• Drafting of letters and mailing to customers on bulk mode using various options such as mail merge.</li> </ul> <p><b>D) Planning Development and Operations Department:</b></p> <ul style="list-style-type: none"> <li>• Preparation of business reports on various parameters as per the requirement of higher authorities.</li> <li>• Follow-up on activation of dormant/inactive accounts of branches.</li> <li>• Follow-up with branches for Reconciliation of various unadjusted entries.</li> <li>• Preparation of business reports on various parameters as per the requirement of higher authorities.</li> </ul> <p><b>E) HCM Department:</b></p> <ul style="list-style-type: none"> <li>• Handling employee queries</li> <li>• Follow up with branches over phone for timely completion of various activities like PMS, Code of Ethics, Assets and liabilities statements etc.</li> <li>• Drafting of various letters as per requirement.</li> </ul> <p><b>Other Activities which can be assigned:</b></p> <ul style="list-style-type: none"> <li>• Data Entry and replying via E-mails Printing of Daily Reports - Morning Task.</li> <li>• Complaint Management System.</li> <li>• MIS Updation.</li> </ul>
<p><b>CP=Cerebral Palsy ASD= Autism Spectrum Disorder ID= Intellectual Disability,</b></p>	<p>Branch Offices</p>	<p>Back office/ Operations/ CBS (Non-Financial)</p>	<ul style="list-style-type: none"> <li>• After verification of customer's signature from the competent authority Provide statement for loan/ deposit accounts, Balance/ Interest certificate, issue passbook to customers.</li> <li>• Inquiry of account balance,</li> </ul>

<b>SLD= Specific Learning Disability, MI= Mental Illness, MD=Multiple Disabilities</b>			inward/ outward cheques, Status of cheque book, ATM, internet banking, ADC complaint status etc. <ul style="list-style-type: none"> <li>• Sending letter of thanks to new customers.</li> </ul>
	Administrative Offices/CPACs	Back office/ Operations support	<p><b>A) CPACs /Credit Department at ZO/CO:</b></p> <ul style="list-style-type: none"> <li>• To maintain scan copies of loan documents received from Branches to RACs.</li> <li>• Providing information to branches and customers about the status of loan proposals.</li> <li>• Generate various monitoring reports from CBS/ LLMS on periodical basis.</li> <li>• Maintain diary in excel of various follow-up activities of CPAC/credit department, assist the credit team in follow-up related activities.</li> </ul> <p><b>B) Credit Monitoring Department (RO/ZO/CO):</b></p> <ul style="list-style-type: none"> <li>• Checking and downloading list of PNPA accounts on daily basis or sent by Central Office.</li> </ul> <p><b>C) Recovery Department:</b></p> <ul style="list-style-type: none"> <li>• Generating periodic reports, to assist other officials.</li> </ul> <p><b>D) Planning Development and Operations Department:</b></p> <ul style="list-style-type: none"> <li>• Preparation of business reports on various parameters as per the requirement of higher authorities.</li> </ul> <p><b>E) HCM Department:</b></p> <ul style="list-style-type: none"> <li>• Handling employee queries</li> <li>• Drafting of various letters as per requirement.</li> </ul> <p><b>Other Activities which can be assigned:</b></p> <ul style="list-style-type: none"> <li>• Data Entry and replying via E-mails Printing of Daily Reports - Morning Task.</li> <li>• Complaint Management System.</li> <li>• MIS Updation.</li> </ul>

## C) OFFICERS

Disability category	Work Area	Job role	Nature of duties that may be allotted
<b>Blind</b>  (Working with necessary software and equipment's)	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Address the customers' needs through the appropriate official/staff.</li> <li>• Providing information about service charges and interest rates or products.</li> <li>• Marketing of bank's products and services.</li> <li>• Cross selling of Bank's products.</li> <li>• Guide the customers about alternative delivery channels of banking and guide customers about how to use various machines deployed in branch/branch premises, passbook printer, Cash deposit machine etc.</li> <li>• Guiding customers about ASBA and Demat Account.</li> <li>• Inform customers about digital products Mobile banking/SMS banking/internet banking Tele-calling for business mobilization and NPA/PNPA Recovery.</li> </ul>
	Branch Offices	Back office/ Operations/ CBS (Non-Financial)	<ul style="list-style-type: none"> <li>• Issue Account Statements to account holders and TDS certificate to eligible customers holding deposits.</li> <li>• Generate letter of thanks for new customers.</li> <li>• Convey information to deposit customer about yield on their investment in given tenure</li> <li>• Generate Forms 15 G and 15H and handover the same to customer for signature.</li> <li>• Generation of Interest certificate for housing loan.</li> <li>• Providing information to customers about the status of their loan proposals.</li> <li>• Providing information to customers about the balance of</li> </ul>

			<p>their loan accounts. Follow up for stock statements and bills for CC accounts.</p> <ul style="list-style-type: none"> <li>• Tele-calling and follow-up of pre-approved loans.</li> <li>• Cash and Non-Cash financial transactions as per capability level.</li> <li>• Other internal operational matters such as clearing cheques, transfer entries etc.</li> </ul>
	Branch Offices/SSBs	Operations/ CBS (Financial)/Credit Department/Branch Head	<p><b>Credit/Recovery Department at Branch:</b></p> <ul style="list-style-type: none"> <li>• Preparation of financial reports, processing of loan applications.</li> <li>• Providing information to customers about the balance of their loan accounts .Follow up for stock statements and bills for CC accounts.</li> <li>• Follow-up for soft recovery through letters and tele calling.</li> <li>• Calculating EMI for the amount of loan required by the customer.</li> <li>• Telecalling Reminders on NPA and Outstanding payment dues / ECS/various one time settlement schemes of the bank and recording borrowers' remarks about the possible regularization date of account. Generate various monitoring reports from CBS on periodical basis.</li> <li>• Drafting of SARFAESI notices.</li> <li>• Submission of control returns and other information to controlling offices.</li> <li>• Audit compliances.</li> </ul>
	Administrative Offices/CPACs	Back office/ Operations support	<p><b>A) Credit Department at ZO/CO:</b></p> <ul style="list-style-type: none"> <li>• Assist Credit Department, with 'JAWS' software and Open Source Screen readers (for applicable categories).</li> <li>• Providing information down-the-line offices and customers about the status of loan proposals.</li> </ul>

		<ul style="list-style-type: none"> <li>• To liaison with the branches/ROs/ZOs and resolve their queries pertaining to loans.</li> <li>• Generate various monitoring reports from CBS/ LLMS on periodical basis.</li> <li>• Maintain diary in excel of various follow-up activities of CPAC/credit department; assist the credit team in follow-up related activities.</li> </ul> <p><b>CPACs:</b></p> <ul style="list-style-type: none"> <li>• Lead generation by coordinating with marketing people, DSAs, branches, builders etc.</li> <li>• Sanctioning of loan proposals at RPC through committee approach as per delegation.</li> <li>• Giving backend support in campaigns by generating Credit Reports at front while discussing with potential leads Marketing products through calling, SMS and emails to pre-approved customers and campaign leads and ensure quick conversion into business.</li> <li>• Follow-up with lawyers, valuers, customers and branches for completing legal, valuation, IT verification and inspection and obtaining required documents for immediate sanction within TAT.</li> <li>• Follow-up with branches for disbursement of sanctioned loans and give adequate support for report generation for higher offices.</li> <li>• Acting as a single point of contact for DSAs and branches by solving all loan related queries, providing required forms and circulars and help them solve all customer queries.</li> <li>• Follow-up with higher offices/Corporate Office for approval of deviations projects and ensure smoother sanctions.</li> </ul>
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		<p><b>B) Credit Monitoring Department (RO/ZO/CO):</b></p> <ul style="list-style-type: none"> <li>• Checking and downloading list of PNPA accounts on daily basis or sent by Central Office.</li> <li>• Follow up with the borrower informing him / her about the PNPA status of his/her loan account by sending letters, e-mails, and phone calls.</li> <li>• Follow up with branches by sending letters, emails and phone calls. Record branch's remarks about the possible regularization date of accounts.</li> <li>• To assist/conduct CMC meetings</li> <li>• To handle tasks related to empanelment of lawyers, valuers and their periodic review.</li> <li>• To follow-up with Branches for review/renewal of accounts.</li> <li>• Monitoring of Loan Accounts barred by Law of Limitation (Time Barred A/Cs).</li> </ul> <p><b>C) Recovery Department:</b></p> <ul style="list-style-type: none"> <li>• Generating periodic reports, to assist other officials.</li> <li>• Drafting of letters and mailing to customers on bulk mode using various options such as mail merge.</li> <li>• Follow-up with Branch for various recovery actions.</li> </ul> <p><b>D) Planning Development and Operations Department:</b></p> <ul style="list-style-type: none"> <li>• Receiving various reports from branches, STR, CTR, CCTR etc. and subsequent preparation and submission of reports to the concerned authorities.</li> <li>• Monitoring and ensuring KYC compliance of branches under Zone's jurisdiction.</li> <li>• Follow-up on activation of dormant/inactive accounts of branches.</li> <li>• Resolution and Preparation of reports of customer grievances</li> </ul>
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			<p>registered within the ambit of bank's internal ombudsmen cell and RBI ombudsmen.</p> <ul style="list-style-type: none"> <li>• Follow-up with branches for Reconciliation of various unadjusted entries. Coordinate the meetings /workshops of branch officials at Regional office/ Zonal office.</li> <li>• Liasoning with vendors</li> </ul> <p><b>E) HCM Department:</b></p> <ul style="list-style-type: none"> <li>• Handling all the activities related to the HR department like deputation, training identification and follow-up with the Branches for timely completion of various activities like GEMs, PASAS, assets and liabilities statements etc.</li> <li>• Conducting quiz, seminars and employee engagement surveys.</li> </ul> <p><b>F) Rajbhasa Department:</b></p> <ul style="list-style-type: none"> <li>• Ensuring compliance to the guidelines issued by Central Government for promotion of Hindi as official language within the jurisdiction of concerned office.</li> <li>• Translation of circulars, official letters, banks' various slogans, advertisement content in Hindi language.</li> <li>• Preparation of periodical reports as per set norms. Educating officials about operational aspects of Hindi software for its effective utilization.</li> </ul> <p><b>Other Activities which can be assigned:</b></p> <ul style="list-style-type: none"> <li>• Drafting/ reviewing/ publishing employee/ external communications (Reporting/ memos/ Promotional Emails and Campaigns).</li> <li>• Conducting Preparing/ reviewing audio video training modules for employee training.</li> </ul>
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<b>LV=Low Vision,  OA=One Arm,  OL=One Leg,  LC=Leprosy  Cured,  Dw=Dwarfism,  AAV=Acid  Attack Victims,  MDy= Muscular  Dystrophy,</b>	Branch Offices	May I help you (help desk) / Business support	<ul style="list-style-type: none"> <li>• Address the customers’ needs through the appropriate official/staff.</li> <li>• Guide the customers in filling up various forms and loan applications.</li> <li>• Providing information about service charges and interest rates or products.</li> <li>• Marketing of bank’s products and services.</li> <li>• Cross selling of Bank’s products.</li> <li>• Guide the customers about alternative delivery channels of banking and guide customers about how to use various machines deployed in branch/branch premises, passbook printer, Cash deposit machine etc.</li> <li>• Guiding customers about ASBA and Demat Account.</li> <li>• Inform customers about digital products Mobile banking/SMS banking/internet banking Tele-calling for business mobilization and NPA/PNPA Recovery.</li> </ul>
	Branch Offices	Back office/ Operations/ CBS (Non-Financial)	<ul style="list-style-type: none"> <li>• Issue Account Statements to account holders and TDS certificate to eligible customers holding deposits.</li> <li>• Generate letter of thanks for new customers.</li> <li>• Convey information to deposit customer about yield on their investment in given tenure</li> <li>• Generate Forms 15 G and 15H and handover the same to customer for signature.</li> <li>• Generation of Interest certificate for housing loan.</li> <li>• Providing information to customers about the status of their loan proposals.</li> <li>• Providing information to customers about the balance of their loan accounts .Follow up</li> </ul>

			<p>for stock statements and bills for CC accounts.</p> <ul style="list-style-type: none"> <li>• Obtaining CIBIL reports for the new and existing borrowers.</li> <li>• Tele-calling and follow-up of pre-approved loans.</li> <li>• Calculating EMI for the amount of loan required by the customer.</li> <li>• SMS and Telecalling Reminders on NPA and Outstanding payment dues / ECS/various one time settlement schemes of the bank and recording borrowers' remarks about the possible regularization date of account. If needed, arrange for meeting with the borrower by calling in branch.</li> <li>• Cash and Non-Cash financial transactions as per capability level.</li> <li>• Other internal operational matters such as clearing cheques, transfer entries etc.</li> </ul>
	Branch Offices/SSBs	Operations/ CBS (Financial)/Credit Department/Branch Head	<p><b>Credit/Recovery Department at Branch:</b></p> <ul style="list-style-type: none"> <li>• Preparation of financial reports, processing of loan applications and sanction of loan proposals (wherever delegated and as per delegated lending powers), documentation, security creation etc.</li> <li>• Providing information to customers about the balance of their loan accounts .Follow up for stock statements and bills for CC accounts.</li> <li>• Follow-up for soft recovery through letters and tele calling.</li> <li>• Obtaining CIBIL reports for the new and existing borrowers.</li> <li>• Calculating EMI for the amount of loan required by the customer.</li> <li>• SMS and Telecalling Reminders on NPA and</li> </ul>

			<p>Outstanding payment dues / ECS/various one time settlement schemes of the bank and recording borrowers' remarks about the possible regularization date of account. If needed, arrange for meeting with the borrower by calling in branch.</p> <ul style="list-style-type: none"> <li>• Generate various monitoring reports from CBS on periodical basis.</li> <li>• Drafting of SARFAESI notices.</li> <li>• Identifying the eligible accounts under SARFAESI/ Legal Action, to conduct recovery camps and Lok Adalats and monitors the progress of the same.</li> <li>• Submission of control returns and other information to controlling offices.</li> <li>• Audit compliances.</li> </ul>
	Administrative Offices/CPACs	Back office/ Operations support	<p><b>A) Credit Department at ZO/CO:</b></p> <ul style="list-style-type: none"> <li>• Assist Credit Department, with 'JAWS' software and Open Source Screen readers (for applicable categories).</li> <li>• Providing information down-the-line offices and customers about the status of loan proposals.</li> <li>• To liaison with the branches/ROs/ZOs and resolve their queries pertaining to loans.</li> <li>• To process the proposals received from RO/Branches etc and get it disposed by the competent authority/committee. (for applicable categories)</li> <li>• Generate various monitoring reports from CBS/ LLMS on periodical basis.</li> <li>• Maintain diary in excel of various follow-up activities of CPAC/credit department; assist the credit team in follow-up related activities.</li> </ul>

			<p><b>CPACs:</b></p> <ul style="list-style-type: none"> <li>• Lead generation by coordinating with marketing people, DSAs, branches, builders etc.</li> <li>• To verify scan copies of loan documents received from Branches to RACs and opening of loan accounts (for applicable categories).</li> <li>• To process loan proposals at RPC received from Branches.</li> <li>• Process applications for appointment of DSAs and monitoring them for canvassing of proposals.</li> <li>• Sanctioning of loan proposals at RPC through committee approach as per delegation.</li> <li>• Giving backend support in campaigns by generating Credit Reports at front while discussing with potential leads Marketing products through calling, SMS and emails to pre-approved customers and campaign leads and ensure quick conversion into business.</li> <li>• Scanning of important papers for uploading in LLMS by recognizing documents using OCR technology.</li> <li>• Follow-up with lawyers, valuers, customers and branches for completing legal, valuation, IT verification and inspection and obtaining required documents for immediate sanction within TAT.</li> <li>• Follow-up with branches for disbursement of sanctioned loans and give adequate support for report generation for higher offices.</li> <li>• Acting as a single point of contact for DSAs and branches by solving all loan related queries, providing required forms and circulars and help them solve all customer queries.</li> </ul>
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			<ul style="list-style-type: none"> <li>• Follow-up with higher offices/Corporate Office for approval of deviations projects and ensure smoother sanctions.</li> </ul> <p><b>B) Credit Monitoring Department (RO/ZO/CO):</b></p> <ul style="list-style-type: none"> <li>• Checking and downloading list of PNPA accounts on daily basis or sent by Central Office.</li> <li>• Follow up with the borrower informing him / her about the PNPA status of his/her loan account by sending letters, e-mails, and phone calls.</li> <li>• Follow up with branches by sending letters, emails and phone calls. Record branch's remarks about the possible regularization date of accounts.</li> <li>• To assist/conduct CMC meetings</li> <li>• To handle tasks related to empanelment of lawyers, valuers and their periodic review.</li> <li>• To follow-up with Branches for review/renewal of accounts.</li> <li>• Monitoring of Loan Accounts barred by Law of Limitation (Time Barred A/Cs).</li> </ul> <p><b>C) Recovery Department:</b></p> <ul style="list-style-type: none"> <li>• Generating periodic reports, to assist other officials.</li> <li>• Drafting of letters and mailing to customers on bulk mode using various options such as mail merge.</li> <li>• Follow-up with Branch for various recovery actions.</li> </ul> <p><b>D) Planning Development and Operations Department:</b></p> <ul style="list-style-type: none"> <li>• Receiving various reports from branches, STR, CTR, CCTR etc. and subsequent preparation and submission of reports to the concerned authorities.</li> <li>• Monitoring and ensuring KYC compliance of branches under Zone's jurisdiction.</li> </ul>
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			<ul style="list-style-type: none"> <li>• Preparation of business reports on various parameters as per the requirement of higher authorities.</li> <li>• Follow-up on activation of dormant/inactive accounts of branches.</li> <li>• Resolution and Preparation of reports of customer grievances registered within the ambit of bank's internal ombudsmen cell and RBI ombudsmen.</li> <li>• Follow-up with branches for Reconciliation of various unadjusted entries. Coordinate the meetings /workshops of branch officials at Regional office/ Zonal office.</li> <li>• Organizing various camps for marketing Banks products.</li> <li>• Working with databases using MS excel and preparation of periodical returns in preset formats.</li> <li>• Liasoning with vendors</li> </ul> <p><b>E) HCM Department:</b></p> <ul style="list-style-type: none"> <li>• Handling all the activities related to the HR department like deputation, training identification and follow-up with the Branches for timely completion of various activities like GEMs, PASAS, assets and liabilities statements etc.</li> <li>• Conducting quiz, seminars and employee engagement surveys.</li> </ul> <p><b>F) Rajbhasa Department:</b></p> <ul style="list-style-type: none"> <li>• Ensuring compliance to the guidelines issued by Central Government for promotion of Hindi as official language within the jurisdiction of concerned office.</li> <li>• Translation of circulars, official letters, banks' various slogans, advertisement content in Hindi language.</li> <li>• Organize training programs, identification of eligible</li> </ul>
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			<p>candidates for imparting working knowledge of Hindi and nomination thereof to concerned internal/external bodies.</p> <ul style="list-style-type: none"> <li>• Preparation of periodical reports as per set norms. Educating officials about operational aspects of Hindi software for its effective utilization.</li> </ul> <p><b>Other Activities which can be assigned:</b></p> <ul style="list-style-type: none"> <li>• Drafting/ reviewing/ publishing employee/ external communications (Reporting/ memos/ Promotional Emails and Campaigns).</li> <li>• Conducting Preparing/ reviewing audio video training modules for employee training.</li> <li>• Conducting virtual training/ sessions wherever required using online conferencing platforms.</li> <li>• IT Software testing/ troubleshooting.</li> </ul>
<b>D=Deaf, HH= Hard of Hearing</b>	Branch Offices	Back office/ Operations/ CBS (Non-Financial)	<ul style="list-style-type: none"> <li>• Issue Account Statements to account holders and TDS certificate to eligible customers holding deposits.</li> <li>• Generate letter of thanks for new customers.</li> <li>• Generate Forms 15 G and 15H and handover the same to customer for signature.</li> <li>• Generation of Interest certificate for housing loan.</li> <li>• Cash and Non-Cash financial transactions as per capability level.</li> <li>• Other internal operational matters such as clearing cheques, transfer entries etc.</li> </ul>
	Branch Offices/SSBs	Operations/ CBS (Financial)/Credit Department/Branch Head	<p><b>Credit/Recovery Department at Branch:</b></p> <ul style="list-style-type: none"> <li>• Preparation of financial reports, processing of loan applications and sanction of loan proposals (wherever delegated and as per</li> </ul>

			<p>delegated lending powers), documentation, security creation etc.</p> <ul style="list-style-type: none"> <li>• Obtaining CIBIL reports for the new and existing borrowers.</li> <li>• Calculating EMI for the amount of loan required by the customer.</li> <li>• Generate various monitoring reports from CBS on periodical basis.</li> <li>• Drafting of SARFAESI notices.</li> <li>• Identifying the eligible accounts under SARFAESI/ Legal Action,.</li> <li>• Submission of control returns and other information to controlling offices.</li> <li>• Audit compliances.</li> </ul>
	Administrative Offices/CPACs	Back office/ Operations support	<p><b>A) Credit Department at ZO/CO:</b></p> <ul style="list-style-type: none"> <li>• Assist Credit Department, with 'JAWS' software and Open Source Screen readers (for applicable categories).</li> <li>• To process the proposals received from RO/Branches etc and get it disposed by the competent authority/committee. (for applicable categories)</li> <li>• Generate various monitoring reports from CBS/ LLMS on periodical basis.</li> <li>• Maintain diary in excel of various follow-up activities of CPAC/credit department; assist the credit team in follow-up related activities.</li> </ul> <p><b>CPACs:</b></p> <ul style="list-style-type: none"> <li>• To verify scan copies of loan documents received from Branches to RACs and opening of loan accounts (for applicable categories).</li> <li>• To process loan proposals at RPC received from Branches.</li> <li>• Process applications for appointment of DSAs and monitoring them for canvassing of proposals.</li> </ul>

			<ul style="list-style-type: none"> <li>• Sanctioning of loan proposals at RPC through committee approach as per delegation.</li> <li>• Giving backend support in campaigns by generating Credit Reports at front while discussing with potential leads Marketing products through calling, SMS and emails to pre-approved customers and campaign leads and ensure quick conversion into business.</li> <li>• Scanning of important papers for uploading in LLMS by recognizing documents using OCR technology.</li> </ul> <p><b>B) Credit Monitoring Department (RO/ZO/CO):</b></p> <ul style="list-style-type: none"> <li>• Checking and downloading list of PNPA accounts on daily basis or sent by Central Office.</li> <li>• To assist/conduct CMC meetings</li> <li>• To handle tasks related to empanelment of lawyers, valuers and their periodic review.</li> <li>• Monitoring of Loan Accounts barred by Law of Limitation (Time Barred A/Cs).</li> </ul> <p><b>C) Recovery Department:</b></p> <ul style="list-style-type: none"> <li>• Generating periodic reports, to assist other officials.</li> <li>• Drafting of letters and mailing to customers on bulk mode using various options such as mail merge.</li> </ul> <p><b>D) Planning Development and Operations Department:</b></p> <ul style="list-style-type: none"> <li>• Receiving various reports from branches, STR, CTR, CCTR etc. and subsequent preparation and submission of reports to the concerned authorities.</li> <li>• Preparation of business reports on various parameters as per the requirement of higher authorities.</li> <li>• Resolution and Preparation of reports of customer grievances</li> </ul>
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			<p>registered within the ambit of bank's internal ombudsmen cell and RBI ombudsmen.</p> <ul style="list-style-type: none"> <li>Working with databases using MS excel and preparation of periodical returns in preset formats.</li> </ul> <p><b>E) HCM Department:</b></p> <ul style="list-style-type: none"> <li>Handling all the activities related to the HR department like deputation, training identification and follow-up with the Branches for timely completion of various activities like GEMs, PASAS, assets and liabilities statements etc.</li> </ul> <p><b>F) Rajbhasa Department:</b></p> <ul style="list-style-type: none"> <li>Ensuring compliance to the guidelines issued by Central Government for promotion of Hindi as official language within the jurisdiction of concerned office.</li> <li>Translation of circulars, official letters, banks' various slogans, advertisement content in Hindi language.</li> <li>Preparation of periodical reports as per set norms. Educating officials about operational aspects of Hindi software for its effective utilization.</li> </ul> <p><b>Other Activities which can be assigned:</b></p> <ul style="list-style-type: none"> <li>Drafting/ reviewing/ publishing employee/ external communications (Reporting/ memos/ Promotional Emails and Campaigns).</li> <li>Conducting Preparing/ reviewing audio video training modules for employee training.</li> <li>IT Software testing/ troubleshooting.</li> </ul>
<p><b>BA=Both Arms, BL=Both Leg, OAL=One Arm and One Leg, BLOA=Both Leg &amp; One Arm ,</b></p>	<p>Branch Offices</p>	<p>May I help you (help desk) / Business support</p> <p>(As applicable to specific categories)</p>	<ul style="list-style-type: none"> <li>Address the customers' needs through the appropriate official/staff.</li> <li>Guide the customers in filling up various forms and loan</li> </ul>

<p><b>BLA=Both Legs Arms,</b></p>			<p>applications.</p> <ul style="list-style-type: none"> <li>• Providing information about service charges and interest rates or products.</li> <li>• Marketing of bank's products and services.</li> <li>• Cross selling of Bank's products.</li> <li>• Guide the customers about alternative delivery channels of banking and guide customers about how to use various machines deployed in branch/branch premises, passbook printer, Cash deposit machine etc.</li> <li>• Guiding customers about ASBA and Demat Account.</li> <li>• Inform customers about digital products Mobile banking/SMS banking/internet banking Tele-calling for business mobilization and NPA/PNPA Recovery.</li> </ul>
	<p>Branch Offices</p>	<p>Back office/ Operations/ CBS (Non-Financial)</p> <p>(As applicable to specific categories)</p>	<ul style="list-style-type: none"> <li>• Issue Account Statements to account holders and TDS certificate to eligible customers holding deposits.</li> <li>• Generate letter of thanks for new customers.</li> <li>• Convey information to deposit customer about yield on their investment in given tenure</li> <li>• Generate Forms 15 G and 15H and handover the same to customer for signature.</li> <li>• Generation of Interest certificate for housing loan.</li> <li>• Providing information to customers about the status of their loan proposals.</li> <li>• Providing information to customers about the balance of their loan accounts. Follow up for stock statements and bills for CC accounts.</li> <li>• Obtaining CIBIL reports for the new and existing borrowers.</li> <li>• Tele-calling and follow-up of</li> </ul>

			<p>pre-approved loans.</p> <ul style="list-style-type: none"> <li>• Calculating EMI for the amount of loan required by the customer.</li> <li>• SMS and Telecalling Reminders on NPA and Outstanding payment dues / ECS/various one time settlement schemes of the bank and recording borrowers' remarks about the possible regularization date of account.</li> <li>• Cash and Non-Cash financial transactions as per capability level.</li> </ul>
	Branch Offices/SSBs	Operations/ CBS (Financial)/Credit Department/Branch Head (As applicable to specific categories)	<p><b>Credit/Recovery Department at Branch:</b></p> <ul style="list-style-type: none"> <li>• Preparation of financial reports, processing of loan applications and sanction of loan proposals (wherever delegated and as per delegated lending powers).</li> <li>• Providing information to customers about the balance of their loan accounts. Follow up for stock statements and bills for CC accounts.</li> <li>• Follow-up for soft recovery through letters and tele calling.</li> <li>• Obtaining CIBIL reports for the new and existing borrowers.</li> <li>• Calculating EMI for the amount of loan required by the customer.</li> <li>• SMS and Telecalling Reminders on NPA and Outstanding payment dues / ECS/various one time settlement schemes of the bank and recording borrowers' remarks about the possible regularization date of account</li> <li>• Generate various monitoring reports from CBS on periodical basis.</li> <li>• Drafting of SARFAESI notices.</li> <li>• Submission of control returns and other information to controlling offices.</li> </ul>

	<p>Administrative Offices/CPACs</p>	<p>Back office/ Operations support</p> <p>(As applicable to specific categories)</p>	<ul style="list-style-type: none"> <li>• Audit compliances.</li> </ul> <p><b>A) Credit Department at ZO/CO:</b></p> <ul style="list-style-type: none"> <li>• Providing information down-the-line offices and customers about the status of loan proposals.</li> <li>• To liaison with the branches/ROs/ZOs and resolve their queries pertaining to loans.</li> <li>• Generate various monitoring reports from CBS/ LLMS on periodical basis.</li> <li>• Assist the credit team in follow-up related activities.</li> </ul> <p><b>CPACs:</b></p> <ul style="list-style-type: none"> <li>• Lead generation by coordinating with marketing people, DSAs, branches, builders etc.</li> <li>• To verify scan copies of loan documents received from Branches to RACs and opening of loan accounts (for applicable categories).</li> <li>• Sanctioning of loan proposals at RPC through committee approach as per delegation.</li> <li>• Follow-up with lawyers, valuers, customers and branches for completing legal, valuation, IT verification and inspection and obtaining required documents for immediate sanction within TAT.</li> <li>• Follow-up with branches for disbursement of sanctioned loans and give adequate support for report generation for higher offices.</li> <li>• Follow-up with higher offices/Corporate Office for approval of deviations projects and ensure smoother sanctions.</li> </ul> <p><b>B) Credit Monitoring Department (RO/ZO/CO):</b></p> <ul style="list-style-type: none"> <li>• Checking and downloading list of PNPA accounts on daily basis or sent by Central Office.</li> <li>• Follow up with the borrower</li> </ul>
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			<p>informing him / her about the PNPA status of his/her loan account by sending letters, e-mails, and phone calls.</p> <ul style="list-style-type: none"> <li>• Follow up with branches by sending letters, emails and phone calls. Record branch's remarks about the possible regularization date of accounts.</li> <li>• To follow-up with Branches for review/renewal of accounts.</li> <li>• Monitoring of Loan Accounts barred by Law of Limitation (Time Barred A/Cs).</li> </ul> <p><b>C) Recovery Department:</b></p> <ul style="list-style-type: none"> <li>• Generating periodic reports, to assist other officials.</li> <li>• Follow-up with Branch for various recovery actions.</li> </ul> <p><b>D) Planning Development and Operations Department:</b></p> <ul style="list-style-type: none"> <li>• Receiving various reports from branches, STR, CTR, CCTR etc. and subsequent preparation and submission of reports to the concerned authorities.</li> <li>• Monitoring and ensuring KYC compliance of branches under Zone's jurisdiction.</li> <li>• Follow-up on activation of dormant/inactive accounts of branches.</li> <li>• the ambit of bank's internal ombudsmen cell and RBI ombudsmen.</li> <li>• Follow-up with branches for Reconciliation of various unadjusted entries. Coordinate the meetings /workshops of branch officials at Regional office/ Zonal office.</li> <li>• Liasoning with vendors</li> </ul> <p><b>E) HCM Department:</b></p> <ul style="list-style-type: none"> <li>• Handling all the activities related to the HR department like deputation, training identification and follow-up with the Branches for timely completion of various activities</li> </ul>
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			<p>like GEMs, PASAS, assets and liabilities statements etc.</p> <p><b>F) Rajbhasa Department:</b></p> <ul style="list-style-type: none"> <li>• Ensuring compliance to the guidelines issued by Central Government for promotion of Hindi as official language within the jurisdiction of concerned office.</li> <li>• Organize training programs, identification of eligible candidates for imparting working knowledge of Hindi and nomination thereof to concerned internal/external bodies.</li> </ul>
<p><b>CP=Cerebral Palsy</b>  <b>ASD= Autism Spectrum Disorder</b>  <b>ID= Intellectual Disability</b>,  <b>SLD= Specific Learning Disability</b>,  <b>MI= Mental Illness</b>,  <b>MD=Multiple Disabilities</b></p>	Branch Offices	Back office/ Operations/ CBS (Non-Financial)	<ul style="list-style-type: none"> <li>• Issue Account Statements to account holders and TDS certificate to eligible customers holding deposits.</li> <li>• Generate letter of thanks for new customers.</li> <li>• Generate Forms 15 G and 15H and handover the same to customer for signature.</li> <li>• Generation of Interest certificate for housing loan.</li> <li>• Providing information to customers about the status of their loan proposals.</li> <li>• Providing information to customers about the balance of their loan accounts .Follow up for stock statements and bills for CC accounts.</li> <li>• Obtaining CIBIL reports for the new and existing borrowers.</li> </ul>
	Branch Offices/SSBs	Operations/ CBS (Financial)/Credit Department/Branch Head	<p><b>Credit/Recovery Department at Branch:</b></p> <ul style="list-style-type: none"> <li>• Providing information to customers about the balance of their loan accounts .Follow up for stock statements and bills for CC accounts.</li> <li>• Obtaining CIBIL reports for the new and existing borrowers.</li> <li>• Generate various monitoring reports from CBS on periodical</li> </ul>

			<p>basis..</p> <ul style="list-style-type: none"> <li>Identifying the eligible accounts under SARFAESI/ Legal Action, to conduct recovery camps and Lok Adalats and monitors the progress of the same.</li> <li>Submission of control returns and other information to controlling offices.</li> </ul>
	Administrative Offices/CPACs	Back office/ Operations support	<p><b>A) Credit Department at ZO/CO:</b></p> <ul style="list-style-type: none"> <li>Assist Credit Department, with 'JAWS' software and Open Source Screen readers (for applicable categories).</li> <li>Providing information down-the-line offices and customers about the status of loan proposals.</li> </ul> <p><b>CPACs:</b></p> <ul style="list-style-type: none"> <li>Lead generation by coordinating with marketing people, DSAs, branches, builders etc.</li> <li>Scanning of important papers for uploading in LLMS by recognizing documents using OCR technology.</li> <li>Follow-up with higher offices/Corporate Office for approval of deviations projects and ensure smoother sanctions.</li> </ul> <p><b>B) Credit Monitoring Department (RO/ZO/CO):</b></p> <ul style="list-style-type: none"> <li>Checking and downloading list of PNPA accounts on daily basis or sent by Central Office.</li> <li>Follow up with branches by sending letters, emails and phone calls. Record branch's remarks about the possible regularization date of accounts.</li> <li>To follow-up with Branches for review/renewal of accounts.</li> <li>Monitoring of Loan Accounts barred by Law of Limitation (Time Barred A/Cs).</li> </ul> <p><b>C) Recovery Department:</b></p>

			<ul style="list-style-type: none"> <li>• Generating periodic reports, to assist other officials.</li> <li>• Follow-up with Branch for various recovery actions.</li> </ul> <p><b>D) Planning Development and Operations Department:</b></p> <ul style="list-style-type: none"> <li>• Receiving various reports from branches, STR, CTR, CCTR etc. and subsequent preparation and submission of reports to the concerned authorities.</li> <li>• Monitoring and ensuring KYC compliance of branches under Zone's jurisdiction.</li> <li>• Follow-up on activation of dormant/inactive accounts of branches.</li> <li>• Liasoning with vendors</li> </ul> <p><b>E) HCM Department:</b></p> <ul style="list-style-type: none"> <li>• Handling activities related to the HR department like deputation, training identification and follow-up with the Branches for timely completion of various activities like GEMs, PASAS, assets and liabilities statements etc.</li> </ul> <p><b>F) Rajbhasa Department:</b></p> <ul style="list-style-type: none"> <li>• Ensuring compliance to the guidelines issued by Central Government for promotion of Hindi as official language within the jurisdiction of concerned office.</li> </ul> <p><b>Other Activities which can be assigned:</b></p> <ul style="list-style-type: none"> <li>• As per suitability</li> </ul>
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